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REPORT

ON

“THE HOUSING
OF THE POOR.”

By T. GEO. ELLERY, J.P.,

TOWN CLERK OF ADELAIDE.

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CITY OF ADELAIDE.

THE TOWN CLERK'S REPORT ON "THE HOUSING
OF THE POOR.

Ordered by the Council 3/7/1899.

There is perhaps nothing that has a greater influence upon the welfare of people than that which directly affects their health and social environment, and the rapid concentration of population in business cities has given rise to the housing problem. Every city has its slums, and it is in the slums of cities that infectious diseases usually have their origin. The slums are also the "hunting grounds" of the victims of pauperism, ignorance, intemperance, and crime, and the housing problem is of vital import, inasmuch as it seeks to remove or lessen as far as possible all these influences, which tend to degrade the moral and physical condition of the people. It has been the experience of all who have taken part in the work of improving the dwellings of the poor that such improvements have had a decided influence upon the character of the inmates. George Picot (quoted by Weber) the French philanthropist, has said that "the improvement of dwellings is the best guarantee of civilization," and Lord Shaftesbury, the pioneer of model housing movement in England, has remarked that he was certain that many people who are in a filthy and deplorable condition have been made so by their own surroundings." Miss Octavia Hill, Dr. Shirley F. Murphy, Dr. Janssars, and other noted names also bear eminent testimony in this respect.

The city all the world over is the rallying ground for the masses, and how to house them is the question which confronts modern philanthropists and municipal authorities in order to counteract the evils of overcrowding and bad sanitation. In Great Britain the result is a combination of model "barrack" block buildings and cottage dwellings; on the Continent of Europe the many-storied barrack and model small house are also in vogue; and the poor man's dwelling with its ground plot, front and rear, for each family, is still the unattainable idea, as far as the city centres are concerned. The problem of the Housing of the Poor includes sanitary, economic, and ethical issues of the highest moment, but I am confined in this report to what has been done elsewhere, more particularly by municipal enterprise.

THE MUNICIPAL HOUSING OF THE POOR IN GREAT BRITAIN.

LONDON.

(From Donald's Municipal Year Book.)

By far the largest scheme under the Housing of the Working Classes Act, 1890, and previous Acts consolidated in this Act, have been carried out in London by the London County Council and its predecessor, the Metropolitan Board of Works. Extensive districts have been razed to the ground and reconstructed by the action of these two authorities. But there has been this essential difference between their respective methods of procedure — the Metropolitan Board of Works sold the cleared sites as soon as it could; the London County Council has retained the sites in its own hands, and has built and managed the new dwellings itself. The financial effect of this change of policy is of great importance to London ratepayers. The net loss incurred in the demolitions in London by the Metropolitan Board of Works and the London County Council has been two millions. This sum was raised by loan by the ratepayers who carried out the schemes, and these ratepayers of the past have therefore by their action involved the ratepayers of to-day in a considerable annual payment to meet the interest and sinking fund on this debt. The amount that had to be set apart for this purpose last year was £88,215, and a similar payment must be continued year by year until the debt is extinguished, when the ratepayers will cease to have any further concern in the matter. As the sanitary standard is continually advancing, it does not seem probable that it will be possible to avoid the carrying out of further schemes of reconstruction, and if this is done the annual contribution to meet this consequent loss must continually increase. The action of the Council, however, has been to endeavour to balance this annual loss by an entry, so to say, on the credit side of the account. This result is obtained by retaining the cleared sites, and by building such a class of dwelling that the rents received from the tenants will be sufficient, not only to pay the interest on the debt incurred for the construction of the buildings, but also to gradually build up a sinking fund, which at the end of a fixed period will have amounted to a sum sufficient to pay off, not only the whole cost expended in the construction of the buildings, but also the market value of the cleared sites on which the buildings were erected. The advantage of this process will at once be realized, if it be

assumed that the ratepayers of sixty years ago had been in a position to adopt, and had adopted, a similar policy. The County Council would now have been in possession of a source of income from the rents of the property, which income would have enabled it to raise new loans for the execution of new clearance schemes on an extended scale without any cost to the present ratepayers. As matters stand the County Council is not in this position, and apart from the sanitary aspect of the improvement, the only way in which present ratepayers may gain satisfaction is by watching the gradual growth of the Sinking Fund set apart out of the rents received for the repayment of the debt for construction. This Sinking Fund amounted on 31st March, 1898, to £6,324. On 31st March, 1899, it will have accumulated to £10,000, and its future accumulation will be more rapid as it is invested at compound interest, and is continually being added to by the opening of new buildings and the consequent enlargement of the rent roll. Corrected by the two disturbing influences of depreciation from wear and tear, and appreciation from the constantly increasing cost of production, the total of the Sinking Fund gives some idea of the actual capital value of the Council's property after repayment of all loans raised for its construction.

It is obvious that the successful execution of this scheme depends upon the management of the municipal estate, so that it is carried on without charge to the present ratepayers. Consequently the rents must be sufficient to meet all possible costs of management, such as repairs, rates and taxes, provision of gas to the staircases and yards, wages of caretakers, and headquarter management expenses, and to provide a balance large enough to pay interest on the loan and to make the necessary annual contribution to the Sinking Fund. And it may be noted that the loan must be sufficient to provide for the market value of the land and all costs of construction, including the architectural and other expenses incidental upon the construction. The actual financial effect of these provisions is to necessitate buildings being erected with a net earning power of $3\frac{1}{4}$ per cent.

The County Council has had to contend with a good many difficulties in this matter. When it came into office it found itself in possession of numerous small sites that had been cleared by the Metropolitan Board of Works, but which were so unfavourably situated that nobody would buy them. It also found itself obliged to build on certain marsh lands in the neighbourhood of the Blackwall Tunnel, to house the persons displaced by the construction of the approach roads. The sites were offered by auction,

but not a bid was obtained. The Home Secretary would not permit the approach to the roads to be formed until this new accommodation had been completed, and he also intervened in the case of some of the sites that had been left idle by the Metropolitan Board of Works. Consequently buildings had to be erected, which meant a loss; and this loss must reappear each year until a sufficient profit can be shown on schemes initiated by the Council.

At the present date the Council has blocks of tenement dwellings and sets of cottages occupied. The dwellings now in occupation consist of 1,268 tenements, containing 3,264 rooms. In addition the Parker Street Lodging House provides 324 beds. The total number accommodated to date is 6,892. There are also 17 shops, 68 workshops, 12 stables, and 20 sheds. The gross weekly rental on 31st March, 1898, was nearly £400, and the average rent per week per room was 2s. 6½d. The following is a list of the dwellings now in occupation, with details of the income and expenditure for the year ending March, 1898:—

The accounts of all dwellings erected by the Council up to and including 31st March, 1898, including sites inherited from the Metropolitan Board of Works and the Blackwall Tunnel Re-housing:—

	Rent Received. £	Cost of Maintenance. £	Interest and Sinking Fund. £	Total Expenditure. £
Limehouse, Beachcroft Buildings	620	230	473	734
(a) Deptford, Hughes Fields ..	1,600	533	1,537	2,070
Shadwell, Cable Street	1,580	522	1,028	1,550
Drury Lane, Shelton Street .. .	1,400	416	708	1,196
St. Luke's Costermongers' Dwell- ings	530	337	251	588
(b) Poplar, Yabsley Street	720	306	659	965
(b) Greenwich, Westview, Armi- tage, and Collerston Cottages	1,150	363	1,302	1,665
(b) Greenwich, Idenden Cottages	1,030	297	665	962
Shoreditch, Goldsmith Row .. .	450	132	318	450
Bethnal Green, Boundary Street Estate	9,790	4,456	4,521	8,977
Parker Street Lodging House ..	2,950	1,950	851	2,801
(c) Gun Street and Green Street	1,730	448	823	1,271
(c) Brooks Market	260	77	114	191

a) Required to proceed by Home Secretary. (b) Blackwall Tunnel
Re-housing. (c) Estimates for 1899.

Total expenditure of the central authority in London on schemes carried out under the Housing of the Working Classes Act and previous Act up to the end of 1897 has been :—

Clearance of Unhealthy Areas under Part I. . .	£1,890,513
Clearance of Unhealthy Areas under Part II. . .	51,135
Dwellings under Part I.	290,800
Dwellings under Part II.	3,055
Dwellings under Part III.	82,178
	<hr/>
	£2,317,681

The estimated receipts and expenditure for the financial year, 1899-1900, are as follows :—

	Receipts.	Total Expendi- ture
Buildings under Part I. of the Act	£19,390	£18,512
Buildings under Part II. of the Act	260	191
Buildings under Part III. of the Act	5,250	4,631
	<hr/>	<hr/>
	£24,900	£23,334

The approximate capital expenditure to date upon land and buildings has been £500,000, and the cost is about 8d. per cubic foot, including all expenses incurred in the construction of the buildings. All the dwellings built by the Council, with the exception of Henley and Walter Buildings, Boundary Street area, and the Shelton Street Buildings, have been designed by Mr. Thos. Blashill, F.R.I.B.A., the Council's Architect, assisted by Mr. Owen Fleming, Assistant Architect, and his professional colleagues in the housing branch.

GLASGOW.

The municipal renaissance in Glasgow dates from the passing of the City Improvement Act of 1866, which was carried out by the Town Council in its capacity of Improvement Trust. By this Act power was given to buy an area of 88 acres in the centre of the city, inhabited by over 51,000 people. These people were living in a densely overcrowded and insanitary condition. The narrow wynds and closes of the Saltmarket and the Bridgegate were moral and physical plague spots—a tempting field for disease and a menace to the health of the city.

This Improvement Trust has completely transformed a large area in the centre of the city. In place of narrow, filthy courts, with overcrowded tenements and crooked streets, are to be found fine, wide streets, lined with shops

and healthy houses. Thirty new streets were made, and twenty-six streets widened, occupying 100,000 square yards, formerly covered with houses. In the area which was demolished were many common lodging-houses of the very lowest type, frequented by people of the worst character. Private enterprise failed to provide a remedy, and the Trust had to step in and erect municipal lodging-houses, which have done a great deal to improve the character of the people who frequent such institutions, as well as the similar accommodation provided by private individuals. The Trust covered in two filthy streams which ran through the insanitary districts, and it acquired and laid out Alexandra Park. It purchased two estates in the suburbs, and had them laid out for working-class dwellings. After its first zeal as a reforming agent, the Trust lapsed into a quieter groove. It cleared, it demolished, it made streets; but beyond the lodging-houses erected about 1870 it did not build. It held a large amount of the old property, and between 1877 and 1889 was the largest owner of insanitary property in the city. The short-sighted policy of selling the land for others to build on was fortunately defeated, as the Trust could not get a good price for its land. In 1889 a new development took place. The Trust decided to build itself. Since then it has shown commendable enterprise in erecting dwelling-houses. Between 1889 and 1894 over 800 houses, with an aggregate rental of £7,883, were demolished, and 335 houses, with a rental of £7,078, built, and 24 tenement blocks, estimated to cost £55,000, were in course of construction. These have since been built, and others are being erected. Nearly 7,000 people are now living in the municipal houses, and only about 200 of the old unimproved houses on the estate remain.

MUNICIPAL LODGING-HOUSES.—The municipal lodging houses were the earliest building enterprise of the Trust. Between 1878 and 1879 six lodging-houses for males and one for females were erected. Enlargements have been made since, but no new ones built. They accommodate 2,377 lodgers, the charges being 3½d. and 4½d. per night, the additional 1d. being paid for two sheets. The houses are suitably built. Each sleeper has about 400 feet of space in the dormitories; there is ample bath and lavatory arrangements. The kitchen utensils are at the disposal of lodgers, and victuals may be bought at a "shop" kept by the superintendent. There is a commodious dining-room, and in winter entertainments, readings, lectures, and dramatic recitals are given in the houses for the enjoyment and instruction of the lodgers.

ARTISANS' DWELLINGS.—Dwelling-houses have been erected by the Corporation costing over £210,000. The

buildings are mainly in Saltmarket, High Street, and Trongate. In the principal streets shops occupy the ground floor. The dwellings overhead are, in some cases, above the standard required for labouring men. They are occupied by mechanics, policemen, clerks, and small shopkeepers. The poorer classes of working-men are also being provided for, the rent, in some cases, being as low as £4 10s. a year for a well-equipped single room, and £6 16s. a year for two rooms. The houses are remarkably well built. The staircases are wide, and are open, according to the Glasgow system. The one-roomed house is 12 feet 6 inches by 15 feet, and is 10 feet high. A screen of corrugated-iron 7 feet high cuts off part of the room, and this portion is subdivided into two bed-closets. The Corporation has erected a laundry and baths for the use of its tenants. At a charge of a penny per house the women have the use of a well-equipped laundry. A recreation-room is provided for the children while their mothers are in the laundry. This laundry is only open to others when it is not required by the Corporation's tenants.

During the past year there have been completed in the Central District tenement buildings in Trongate, King Street, Parnie Street, and St. Andrew's Street; in the Western District, six tenements in Stobcross Street; in the Northern District, tenements in Collins and Mason Streets, Castel Street, and Stirling Road and Barony Street, and three blocks of labourers' dwellings in Cumberland Street, Calton, which alone contain 100 houses at rents between £5 and £10. The total buildings enumerated were erected at an estimated cost of £74,000, and contain in all—

	Average Rental.
55 One-apartment Houses	£7 0 0
270 Two-apartment Houses	10 5 8
32 Three-apartment Houses	16 10 0

Including the above properties there have been erected by the Department 32 separate properties, containing 1,103 houses and 160 shops or business premises. The rents of the houses range from £4 10s. for the single apartments in the blocks of labourers' dwellings to £16 for the three-apartment houses in the ordinary tenements, with a few houses of larger rental on the Trongate frontage.

In regard to the size of the houses the distribution is as undernoted :—

- 287 One-apartment Houses.
- 127 Three-apartment Houses.
- 679 Two-apartment Houses.
- 10 Houses of larger size.

The aggregate cost of the buildings as at 31st May last was somewhat over a quarter of a million sterling, the gross rental being £19,859.

There are at present in course of erection 9 tenements, 6 being in the Western and 3 in the Calton District, which are estimated to cost £18,144, and to give house accommodation to some 82 families in dwellings of one and two apartments.

With the completion of these last-mentioned buildings, practically the whole of the areas acquired under the 1866 Act, with two exceptions, one in the Central District fronting on High Street and Bell Street, and another at Greenhead, Calton, will have been covered with new and improved dwellings, which are almost wholly occupied by mechanics and other classes of workmen.

There are seven lodging-houses belonging to the Department, containing in all 2,469 beds, and during last year 97 per cent. of the whole were occupied entirely, against 97 per cent. for the previous year. The return on the gross original cost of the lodging-houses was equal to £5 2s. per cent.

The dwellings and the estate formerly under the control of a separate trust now form the Corporation City Improvement Department, in charge of Mr. William C. Menzies, Manager.

A MUNICIPAL FAMILY HOME.—The erection of a Municipal Family Home, at a cost of £17,000, is the latest development of the Corporation's policy. This unique institution was opened in 1896. It is intended for the use of widows and widowers and their children. The children of this class are in a most helpless condition; when the mother or father is out at work all day the children are neglected, or they run about the streets, become demoralised, and perhaps eventually sink into the ranks of the vicious and criminal. The Home contains a large dining hall, a recreation-room, and a kitchen. To suit those inmates who desire more privacy, there are small kitchens and dining-rooms on the different floors. There are 160 rooms, each capable of accommodating one adult and two children. They are heated with hot water and lighted with electricity. There are nurses who take charge of children during the day. They have a playground and a creche, and are well fed and attended to. The Home is not intended to be a charitable institution; but neither is it expected to pay. It is meant to provide home comforts to a class who have none, and to enable them to live economically. Applicants have to fill up a form stating age, occupation, date of husband's or wife's death, &c., and

must give references. The charges are—For mother with one child, 3s. 2d. per week; for mother with two children, 3s. 10d.; with three children, 4s. Charges for widowers are 1s. more. The tariff for board is as follows:—Breakfast, 2½d.; dinner, 4d.; tea, 3d. Children's board per week, 1s. 10d. for one child; 3s. 2d. for two children; and 4s. for three children. There are no other charges.

The Family Home has been gradually growing in favour with the tenants for whom it was intended, and about one-half of the 160 rooms available for tenants are now occupied.

The gross receipts for the above year were £1,607, against £930 for the year ending at 31st May, 1897.

IMPROVEMENTS ACT, 1897.—The King Street and High Street areas have now been almost wholly acquired by the Corporation, and competitive plans, which have been received from architects in response to public advertisement for the reconstruction of the area, are at present under consideration of the committee, with the view of selecting a scheme whose author shall be entrusted with the carrying out of the first building operations.

COST OF THE IMPROVEMENT SCHEME.—The Corporation was authorised to levy a 6d. rate for the purpose of its improvement scheme. It has spent nearly two million pounds in the purchase and improvements of lands and buildings. New buildings, including the lodging-houses, have cost £300,000. The lodging-houses have brought a return of between 4 and 5 per cent. on the capital invested in them, and the shops and dwellings have been still more profitable. The Trust has sold property or recreated feu duties to the value of over one million, and it holds property exclusive of feu duties, valued at £700,000. The amount which it has drawn from the rates in 30 years is close on £600,000. The rate is now stopped, as the scheme has become self-supporting, and will soon yield a profit. Against the payment for the rates the Trust has to show the Alexandra Park, 100,000 square yards given up for streets and squares, £100,000 spent in making new streets and the covering in of the two streams or burns which ran through the property.

NOTES ON THE NEW IMPROVEMENTS ACT, 1897.—The Improvements and General Powers Act, 1897, received the Royal Assent on 6th August, 1897, and it is now in operation. It provides for the widening of Nelson Street, City, giving the Corporation powers to acquire certain lands and buildings for this purpose. Compulsory powers are also given to acquire lands and buildings in seven different areas throughout the city, which are now in such a congested

and insanitary condition as to be injurious to the moral and physical welfare of the inhabitants, and for the reconstituting same by the erection of dwelling-houses for the labouring classes.

The extent of these areas taken together is about seven acres. The compulsory powers of purchase lapse after the expiration of three years. In connection with the purchase special instructions are given to the valuator to take into account the insanitary or dilapidated condition of the subjects of arbitration.

By the same Bill general powers are given to deal with the scheduled areas by taking down existing buildings, to lay out such lands, to sell and dispose of the same, to erect and maintain buildings thereon containing dwelling houses and shops or model lodging-houses, to let the same for rent, or to sell and dispose of them as may be determined.

Special power has been given to the Corporation to acquire 25 acres of land within the city or within a radius of half-a-mile from the boundary of the city for the purpose of erecting dwellings for the poorest classes. The amount to be expended on the purchase of those lands and the erection of buildings thereon is limited to £100,000.

Power has been given to the Corporation to borrow £560,000 for carrying out the provisions of the Act and power to assess upon the owners and occupiers of all lands and heritages within the city, and annual assessment of 1d. per £ on the rental or annual value, to be equally divided between them.

Before any property scheduled has been acquired, the Secretary for Scotland is to be satisfied that sufficient accommodation is provided within a reasonable distance of the areas for the population displaced.

ABERDEEN.

A common lodging-house has been built at a cost to date of £10,759 (to accommodate 252 lodgers per night). In January, 1897, a report was adopted for erecting workmen's dwellings, and the site was acquired two and a quarter acres in extent, the price for which was £2,700. Eight houses have now been erected to accommodate 71 tenants. The estimated cost of each house complete is £750, and the rental £62. Each house contains nine tenants, five with two rooms each, and four with one room each. The houses are plain, but substantially built. A washhouse is provided for each three tenants.

BIRMINGHAM.

Twenty-two artisans' dwellings were erected in Ryder Street in 1890. Rents, 5s. 6d. and 6s. Receipts and expenditure from March 31st, 1897, to March 31st, 1898 :—Gross rental, £332 4s. 6d.; Rents received, £325 7s. Interest and Sinking Fund charges, £173 1s.; Rates, £54 9s. 2d.; Repairs, £10 2s. 1d.; Commission on collection, £8 2s. 8d.; —£245 14s. 11d. Profit, £79 12s. 1d.; equal to a ground rent of 9d. per square yard. Eighty-one dwellings were erected in Lawrence Street in 1892. Rents, 5s. to 6s. 3d. per house. Receipts and expenditure year ending March, 1896 :—Gross rental, £1,194 14s.; Rents, £1,181 5s. 6d. Interest and Sinking Fund, £544 2s. 4d.; Rates, £204 5s. 4d.; Repairs, £100 15s.; Commission on collection, £29 10s. 8d.; Total, £878 13s. 4d. Profit, £302 12s. 2d.; equal to a ground rent of 10½d. per yard. The dwellings cost £18,000 to build. Last year the Corporation took up another scheme. The city found that the cottages already built were not serving the labouring classes, and were quickly snapped up by the well-to-do artisans. The Corporation felt that something should be done for the poorer classes, and have prepared a scheme for cheaper cottages. The plans provide for tenements in four terraces. The tenements are self-contained, one set of rooms on the ground floor and another on the floor above, each having a separate entrance from the street. Twenty-four of the tenements will consist of living and bedroom only, twenty-eight of living room, and two bedrooms, and nine will vary to suit the requirements of the site. The rent suggested to be charged is 1s. 6d. per week per living room. The rents, after paying interest and sinking fund, are calculated to leave a margin sufficient to pay a ground rent on the land of 2½d. per yard.

THE CITY OF LONDON.

The Corporation of the City of London maintains blocks of tenement dwellings in Farringdon Road and in connection with the Metropolitan Cattle Market, Islington.

Rent from Farringdon Road dwellings, £3,964; Expenditure, including £112 commission on rent collection, £1,559. The amount of interest and sinking fund charges are not shown in the accounts, but the amount of profit is indicated by the income tax payment, which would make it about £600. Rents from Cattle Market dwellings, £1,818; Expenditure, £574; interest and loan merged in market accounts.

The old Commission of Sewers carried out an important housing scheme on the borders of Whitechapel. A slum area was cleared nineteen years ago at a cost of £120,526,

and dwellings erected thereon costing £80,889. There are five blocks of tenements containing 43 three-room tenements, 174 two-roomed tenements, and 24 one-roomed dwellings. There are 20 shops and 34 rooms in the rear. The rooms are well fitted up, and are never without tenants. The rents are 9s. per week for three rooms, 7s. for two rooms, and 4s. per week for one room. The gross rental, including the shops, is £6,000 a year. A large sum is spent in sinking an artesian well to provide the tenants with water, instead of purchasing a supply from the companies. The dwellings return a small percentage on the capital outlay.

CROYDON.

The Corporation has erected a municipal lodging-house and ten cottage dwellings. The lodging-house has been open for nearly three years, and has accommodation for 66 men and 34 women. It cost £7,435. The men's section has been self-supporting since the opening, but the women's section has not been so well patronised. The workmen's cottages are of a superior kind, and are let at a rent of 10s. per week.

DOUGLAS.

The Town Council has spent over £80,000 on sanitary schemes and artisans' dwellings. There are two blocks, the second one only recently occupied. The receipts for year ending 31st March, 1898, £454 15s. 8d.; Expenditure, £113; Interest, £372; Sinking Fund, £130; Total, £616.

DUBLIN.

The City Corporation has undertaken large clearance and improvements schemes, and also possess municipal artisans' dwellings. In some cases the system is adopted of letting the dwellings to the Artisans' Dwellings Company. During 1894 the receipts under the Dwelling House Improvement Fund were £15,143. The Artisans' Dwellings Company rented the buildings on the Cooper Street and Plunkett Street areas, paying the Corporation £348. The Corporation's expenditure was £70. The labourers' dwellings and lodging-houses in Benburb Street brought a revenue of £1,510. The payments for maintenance were £1,051. Bow Lane labourers' dwellings produced an income of £663; maintenance, £257. The White Lane Area Scheme was only being carried out, and towards it £9,189 was paid during the year. Payments amounting to £2,623 were made on Black Hall Place Scheme. Interest and loan charges under the various schemes amounted to £1,900.

EDINBURGH.

The Corporation has undertaken a large scheme under the Housing of the Working Classes Acts, and houses are in course of erection. Capital outlay up to 15th May, 1898, £90,237.

FOLKESTONE.

The Corporation has adopted Part III. of the Housing Act, and 50 cottages are being erected.

GREENOCK.

The Corporation built a number of artisans' dwellings in 1886, at a rental of from £6 to £11 per annum. The rent received last year was £3,547 19s. 4d.; and the expenditure, including charges of interest and repayment of capital, £8,234 9s. 8d.; the deficit being met by a rating of 5d. per £.

HORNSEY.

The District Council of Hornsey has shown great enterprise in providing cottages for the working classes. Over 100 cottages, built at a cost of £30,000, were occupied last year, and now the Council has a scheme for the erection of 50 more at a cost of £15,000.

HUDDERSFIELD.

The Corporation was the first in the United Kingdom to erect Municipal Lodging-houses; and in 1882 erected 158 dwellings for the labouring classes under the powers of a local Act. They have been constantly occupied since their erection. The capital expenditure was £28,945. The rents of the houses vary from 4s. 8d. to 5s. 6d. a week; and the total amount received last year was £1,884 11s. 9d.; expenditure, £1,901 11s. 11d.; which left a debit balance of £17 0s. 2d. This is owing partly to the high rate of interest on the capital, in addition to a ground rent of £188 and the cost of heavy repairs. Each dwelling consists of a living room, scullery, three bedrooms (including attic), and cellar.

MUNICIPAL MODEL LODGING-HOUSE.

The Model Lodging-house for the labouring classes was provided by the Huddersfield Commissioners in 1853, at a cost of £5,000, with departments for males, females, and married couples, and a Mechanics' Home. The building was extended in 1878 by a further expenditure of £1,500. The charge for married couples is 6d. per night, single males and females 3d. per night, and the Mechanics' Home 5d. per night. The latter has better accommodation, including a towel for his own exclusive use and a chair in his bedroom, and the Home will accommodate 40 men. Pro-

vision is made in the dayroom for 130 men. Extensive alterations have been carried out to these premises, and modern improvements have been made, all of which have been paid out of the revenue. The income, after providing for interest and sinking fund, is nearly equal to the expenditure and interest. Last year the salaries and wages were £351 15s. 2d., and the maintenance £681 10s. The income was £973. The number of persons in the Model Lodging-house last year is as follows :—

	No. of Lodgers.	Average per Week.
Male Department at 3d. per night	43,947	845.
Mechanics' Home at 5d. per night	13,848	266.
Married Couples at 6d. per night	6,312	121
Single Females at 3d. per night	4,260	83
Total	68,367	

KEIGHLEY.

The Corporation has erected twelve artisans' dwellings at an outlay of £3,156. Gross income, £172 18s. The Corporation pays the rates and provides the water. Rents charged, 5s. 6d. and 5s. 9d. per week.

LANCASTER.

The Corporation has erected a lodging-house. Receipts last year, £272 ; Expenditure—Rent, £50 ; Wages, Repairs, etc., £190.

LEICESTER.

Part III. of the Housing Act has been adopted by the Corporation, and a sum of £8,000 is to be spent on the cottages.

LEITH.

In connection with its improvements scheme Leith Town Council has given off ground for erecting workmen's dwellings, and has erected a municipal lodging-house. The lodging-house was erected at a cost of £6,200. The revenue for the year ending May, 1898, was £1,441. The expenses, including interest and payment of sinking fund charges, amounted to £1,079, leaving a surplus of £224.

LIVERPOOL.

Dwellings for artisans were opened in Victoria Square about eleven years ago, consisting of 271 tenements and 12

shops. Labourers' dwellings were erected in Juvenal Street in 1891, consisting of 100 tenements and 1 shop.

Cost.—The cost of the Victoria Square Buildings was £68,077—£10,125 for land and £57,952 for buildings.

Rental.—First and second floors—63 three-roomed dwellings, rental 5s. 6d. per week; including 82 two-roomed dwellings, rental 4s. 3d. per week. Third and top floors—23 three roomed dwellings, rental 5s. per week; including 81 two roomed dwellings, rental 3s. 6d. per week; including 21 two roomed dwellings, rental 2s. per week. Total weekly rental, £57 12s. 9d. The gross rental of the buildings for ten years came to £29,892 10s. 9d., of which there was actually collected £28,413 19s. 2d., or over 95 per cent. Empties represented £891 2s., and irrecoverable arrears £254 19s. 8d. The average percentage of profit, including the shops, during the ten years was £2 11s. 6d. per cent. In 1895 the percentage was only £1 14s. 5d., as during that year the dwellings were painted outside.

Juvenal Street Dwellings are intended for labourers and not skilled artisans.

Cost.—£16,166, of which the land represents £3,045. There are only 2 three-roomed dwellings, there are 45 one-roomed dwellings, and the other two-roomed.

Rental.—The rents vary from 2s. per week, with gas, up to 5s. 6d. for the 2 three-roomed houses. There are 182 at 2s. 3d., and 20 at 2s. 6d. Total weekly rental, £16 19s. 9d. Total gross rental for five years, £4,446 9s. Actually received, £4,069 9s. 10d.; or nearly 92 per cent. Empties amounted to £130 18s., and irrecoverable arrears to £117 4s. 10d. Average percentage of profits, £3 6s. 7d.

Just now dwellings are being erected which are models in design and arrangement. One set near Vauxhall Road, one block of 18 two-story houses; ground floor, consisting of living room, 14 feet by 13 feet 6 inches; bedroom, 14 feet by 9 feet, with bed recess 6 feet 8 inches by 4 feet 6 inches; and scullery, 7 feet 3 inches by 7 feet; rent, 4s. 6d. per week; upper floor, one extra bedroom, rent, 5s. per week. A second block of six houses, similar in construction but rooms slightly larger; same rent. A third block of 10 similar houses, rental of four of which, being smaller, will be less. Each house has a separate W.C. and storage for fuel. All the houses are two-stories only, and the entrance is direct from the street. Estimated cost of buildings and land, £6,200; annual rental, £414 14s.; outgoings, £165 17s. 6d.; net revenue, £246 16s. 6d., or 4 per cent.

The above dwellings are on freehold land belonging to the Corporation, and are under the Corporate Estate Surveyor.

Ford Street and Gildart's Gardens Dwellings.—These come under the City Engineer's Department, and are of three types. Type 1—Twenty-one houses three stories in height ; two-roomed tenements, ground floor entered from the street, upper floor from a common balcony in rear ; there are yards for both floors ; area of each house 35 square yards. Type 2—Two houses of three stories ; ground floor of four-roomed tenements ; upper floor two-roomed tenements ; area of each house 63 square yards ; there are yards as before, and a W.C. for each dwelling. Type 3—Five houses in blocks of three stories ; ground floor containing a tenement of three rooms ; upper stories two-roomed tenements. Two footway streets or terraces, 30 feet wide, are constructed between the houses, and back streets at the back of the houses are 9 feet wide. Estimated cost.—Streets, terraces, and passages, £329 14s. ; buildings, £5,510 ; total, £5,839 14s. ; with land, £7,668 7s. The City Engineer says the problem he is trying to solve is the provision of houses for the poorer classes of labourers at a unit of about 1s. per room per week rental, and that in most cases two rooms will be sufficient. Estimated rental, allowing 40 per cent. for outgoings, £324. Return on land and buildings, £4 4s. 6d. per cent. per annum. The Engineer believes that such houses would be eagerly sought after, but he adds, "in order that the scheme should be successfully worked it will be necessary that the Corporation should build the houses themselves, and keep them in their own possession.

MANCHESTER.

The Manchester Corporation owns two blocks of labourers' dwellings ; it holds a good many unhealthy dwellings pending removal or reconstruction, and a scheme is now being considered for building more dwellings and lodging-houses.

Capital.—The Oldham Road dwellings and shops cost £104,297 for land and building ; Pollard Street labourers' dwellings cost £32,825 for land and building.

Revenue.—The rents from the Oldham Road dwellings and shops for year ending 31st March, 1898, were £3,369 ; payments, £1,712. Rents from Pollard Street dwellings, £1,139 ; payments, £950. Receipts from unhealthy dwellings, £231 ; payments, £5,888. Interest on loans with respect to the whole scheme, £5,771 ; sinking fund charges, £3,116.

NOTTINGHAM.

The Corporation has a small block of artisans' dwellings. Last year the income was £550, and the expenditure £430. The rents are from 1s. 6d. to 5s. per week.

PAISLEY.

Paisley Corporation maintains a municipal lodging-house, erected in 1885. The income from the house last year was £907, and the expenditure £786. The charges are 4½d. and 4d. per night. There were 23,479 lodgers at 4d., and 24,505 at 4½d. Two bedrooms are also let. There is a charge of 1d. for baths and 1d. for billiards.

PLYMOUTH.

The Corporation has adopted Part III. of the Act.

PORTSMOUTH.

The Corporation has cleared a small area, and afterwards sold the land with the stipulation that twelve houses be erected in accordance with Borough Engineer's plan. No stipulation, however, was made as to the rents to be charged.

RICHMOND (SURREY).

Cottage dwellings for the working classes have been erected at a cost, with road and sewers, of £11,000. Rents charged, 4s. 6d. to 9s. per week. Rents, £1,037. Expenditure (including loan and interest), £948.

SALFORD.

The Salford Corporation has acquired a large insanitary area, which it acquired at a cost of £52,000, with the view of clearing it and erecting artisans' dwellings. The rental from this property for the year ending 25th March, 1897, was £1,271. The cost of repairs, interest, &c., was £2,668. The Corporation has erected a block of artisans' dwellings and a municipal lodging-house.

Artisans' Dwellings.—Cost of erecting the artisans' dwellings in Queen Street, £11,761. The weekly rents last year amounted to £749; and the expenditure—Ground rent, rates, taxes, £176; gas and water, £49; repairs, £17; interest and sinking fund charges, £570; wages, &c., £26; making total, £838.

Lodging-house.—The model Lodging-house erected by the Corporation in Bloom Street has cost £17,000. Rents last year, £2,047 12s. 2d. Expenditure—Salaries and wages, £787; rates, taxes, insurance, £181; coal, gas, and water, £237; repairs and requisites, £171; interest and sinking fund, £1,113; total (with sundries), £2,525.

The total expenditure under the dwelling-house improvement fund has been £77,149, and the subsidy from the rates last year was £2,027.

SHEFFIELD.

In 1894 the Council obtained a Provisional Order for an Improvement Scheme under Part II. of the Housing Act, and a large area is being dealt with. The scheme will cost £60,000 to carry out. The Council adopted Part I. of the Act last year.

SOUTHAMPTON.

Loans are being applied for under Part II. for a scheme dealing with 30 acres of land. The Corporation are erecting municipal lodging-houses, £10,500 ; artisans' flats, £7,000 ; to house 187 in the first and 116 in the second.

SWANSEA.

The Corporation has built artisans' dwellings. The rent last year amounted to £1,084. Most of the property was under lease. The expenditure, which was mainly interest on loans, was £4,569 ; the balance, £3,485, being drawn from the general accounts.

TUNBRIDGE WELLS.

The Council have purchased three acres of land for the erection of workmen's cottages. A scheme is being prepared.

WEST HAM.

The Council has adopted a scheme for the purpose of erecting 29 dwellings, each containing two tenements, at an estimated cost of £12,000, the rent of each tenement being 5s. 9d. per week, and is at the moment erecting the houses, some of which it is hoped will be ready for occupation at an early date.

WEXFORD.

In 1887 £2,500 was expended in providing 26 artisans' dwellings. The receipts therefrom for year under notice amounted to £181. The expenditure (which it should be observed includes £128 paid on foot of principal and interest on loan) amounted for the same period to £155, leaving a slight profit, which, of course, was applied in relief of taxation.

A scheme for providing 33 houses under the Housing of the Working Classes Act has been adopted, and will be carried out early in 1897. The estimated cost of erection is £75 per house, and the probable rent 2s. 3d. per week. These houses are intended for bona fide labourers only. They will be two stories high, containing four rooms each, and will be provided with yards and appropriate sanitary conveniences at the rear.



WOLVERHAMPTON.

Under the provisions of the Artisans' and Labourers' Dwellings Improvement Act, 1875, the Corporation acquired at great cost a considerable area of land in the heart of the town. The sanitary defects of this area being such as to be irremediable except by some improvement scheme which would lead to the demolition of most of the houses, with a view to a rearrangement of dwellings and a reconstruction of streets, the Council took all necessary steps to that end. The entire extent of the "condemned area" was 16 acres, inclusive of streets. The total capital expenditure in respect of the scheme is £267,862. The rate (levied with the improvement rate) for purposes of the scheme last financial year was 6d. in the £, producing £6,765. The rents collected from properties in the area was last year £945. Recently the whole of the surplus properties (except a small portion thereof) have been sold, the conditions of the purchase being in many instances the demolition and removal of old tenements, and the erection within a reasonable time of substantial premises.

DWELLINGS FOR THE POOR IN GREAT BRITAIN. PROVIDED BY PHILANTHROPIC TRUSTS AND PRIVATE ENTERPRISE.

The following facts and figures are taken from Dr. Bowmaker's book on "Housing the Poor" :—

THE PEABODY DONATION FUND was established by Mr. Peabody in 1862, and the total sum provided by that gentleman amounted to £500,000. To this has been added £640,904 6s. 11d., the rent and interest received, so that on December 31st, 1894, the total Fund amounted to £1,140,904 6s. 11d., or speaking roughly, the Fund has doubled itself in thirty years. The net gain for the year 1894 was £29,995 7s. 7d., a slight decrease on the previous year, attributable to the increase in the rates. The properties owned by the Fund include altogether some seventeen groups of buildings, a new block in Stamford Street having been lately opened. They comprise 11,261 rooms, besides bathrooms, laundries, and lavatories. These rooms comprise 5,073 separate tenements—75 of four rooms, 1,783 of three rooms, 2,397 of two rooms, 818 of one room. Since the end of the year 48 additional dwellings, containing 110

rooms have been occupied ; bringing the total to 5,112 dwellings, containing 11,371 rooms. These dwellings are occupied by 19,918 persons. The average weekly earnings of the head of each family was £1 3s. 5d. The average rent of each dwelling was 4s. 9½d. per week, and of each room 2s. 1½d. The rent in every case includes free use of water, scullery, laundry, and bathroom. The vital statistics of these dwellings are important, and have been carefully checked and confirmed at the General Register Office. The birth rate for the year was 36.3 per 1,000, or 6.3 per 1,000 above that of all London for the same period. The death rate, including 49 deaths in public institutions of inhabitants removed from these buildings, was 15.7 per 1,000, or 2.0 per 1,000 lower than the average of all London. The infant mortality was 102.1 in each 1,000 births, or 4.14 below that of London. These figures bear eloquent testimony to the healthy nature of the dwellings provided. Objection has been taken to the work of this Fund on the ground that the intentions of the founder have not been carried out, and that the benefits of the Fund are enjoyed by a class for whom they were not originally intended. In the report for the year 1881 the Trustees deal with these objections, and quote the words of the late Mr. Peabody himself in support of their action. As the report says, "It is clear that Mr. Peabody fully understood and personally sanctioned the two leading principles on which his Fund has, since its origin, been administered. First, that the buildings shall be occupied by tenants of the working classes, paying a reasonable rent ; second, that the income thus obtained shall be applied to the construction from time to time of fresh buildings similar to those already existing, so that the operation of the Fund may admit of indefinite, though gradual extension." While admitting that they have carried out the intentions of the generous founder of the Fund, we are in no wise speaking depreciatingly of the work when we express the wish that such bequests were used to provide for that section of the poorer classes whose incomes will not allow them to pay the increased rental that must be charged for better dwellings, and the housing of whom is really the pressing problem. In the administration of these buildings very stringent rules are enforced, which, however, do not appear to interfere with their popularity.

THE GUINNESS TRUST was founded in 1889 by Sir E. C. Guinness (Lord Iveagh), who gave the sum of £200,000 for the purpose of erecting dwellings for the working classes in London, and a sum of £50,000 to be used for the same purpose in Dublin. The London Fund has been further increased by the sum of £25,000, given by the Goldsmiths' Company in 1893, and at the end of 1894, with the addition

of the income from rents and investments, amounted to £260,641 19s. 8d. When the buildings in course of erection on the Vauxhall Square site, and in Page's Walk, Bermondsey, are completed, the total number will be six, providing 1879, separate dwellings, containing 3,746 rooms, besides laundries, costers' sheds, &c. These dwellings are provided with baths, and for the use of the tenants boiling water is supplied from urns night and morning for making tea, as well as a constant hot-water supply for washing purposes. The club or common rooms are well supplied with papers, books, games, &c. On December 31st, 1894, 5,135 persons were living in the Trust buildings. The average weekly earnings of each family were 19s. 5d. The average weekly rent of each dwelling was 4s. 1½d., and of each room 2s. 1½d. This include chimney sweeping, and the use of venetian blinds, common room, baths, and hot-water supply.

The Dublin Fund, with the addition of rents and investments, now amounts to £57,415 0s. 2d. Two buildings have been erected in Thomas Court and Kevin Street, the former containing 118 tenements, comprising 133 rooms, and the latter 116 tenements with a total number of 221 rooms. At the end of 1894 there were 343 persons living in the Thomas Street block, and the Kevin Street buildings are now fully occupied. The average weekly earnings of each family was 14s. 7d. The average weekly rent per dwelling was 2s., and of each room 1s. 9½d.

THE EAST-END DWELLINGS COMPANY, LIMITED, was founded in 1884 with a nominal capital of £200,000. The aim in view was the provision of dwellings for the poorest classes, and this has really been done. The properties of this Company comprise some eight buildings, in addition to which there are three new blocks in course of erection near King's Cross, which will be ready for occupation during the present year. The rents, in the Katherine Buildings, vary from 1s. 6d. to 4s. or 5s. per dwelling. In the Lolesworth Buildings, Whitechapel, the rents vary from 1s. 6d. to 2s. 6d. The profit for the year ending February, 1895, was £6,962 19s. 3d., which, with the balance brought forward from 1893, makes a total of £7,640 17s. 1d. available for dividend. Out of this the Directors have carried £1,024 to a reserve fund, which now amounts to £2,500. Dividends have been declared at the rate of 4 per cent. per annum on Preference Shares, and 5 per cent. per annum on Ordinary Shares, for the half-year ending December 31st, 1894. These, with the interim dividends at the same rate already paid, and after payment of Directors' and Auditors' fees, leave a balance of £741 8s. 9d. to be carried forward to the credit of the next account.

THE IMPROVED INDUSTRIAL DWELLINGS COMPANY, LIMITED, had a capital of £500,000 Stock and £105,000 Deferred Shares of £1, all fully paid up. Under the chairmanship of Sir Sidney Waterlow, this Company has been extremely successful, 5 per cent. dividend having been regularly paid on the invested capital. The freehold estates of the Company consist of 14 blocks in various parts of London. These comprise 18 six-room tenements, 59 five-room tenements, 493 four-room tenements, 1,501 three-room tenements, 239 two-room tenements, 28 single-room tenements, 20 shops, and 32 workshops. The leasehold estates consist of 29 buildings, and comprise 26 six-room tenements, 320 five-room tenements, 1,676 four-room tenements, 2,944 three-room tenements, 374 two-room tenements, 28 single rooms, 117 shops, and 45 workshops. The total number of dwellings and shops under the control of the Company is 6,281 for the accommodation of about 31,000 persons. The average weekly earnings of the tenants is 28s., from which it will be seen that the Company does not profess to deal with the poorest classes. For the twelve months ending December, 1894, the average death rate was only 9.67 per 1,000, and of these 3.56 were infants under one year of age. For the Metropolis the death rate was 19.4 per 1,000 in the corresponding period. These figures are particularly interesting when we remember that the density of the population in the Company's estates average 727 persons to the acre, that in the Metropolis being 58 per acre. The buildings are known generally as "The Waterlow Buildings," and are scattered all over the Metropolis. They are well maintained, and strict supervision of the tenants is provided for. The average rent per room is 2s. 1½d. a week, all rents being paid in advance.

THE ARTISANS', LABOURERS', AND GENERAL DWELLINGS COMPANY, LIMITED, was commenced with a nominal capital of £250,000. At the end of December it amounted to no less than £2,205,810, whilst the Reserve Fund totalled £134,298. The properties of the Company are very extensive, and include the Shaftesbury Park Estate, Battersea; the Queen's Park Estate, Harrow Road; the Noel Park Estate, Wood Green; and the Lingham Court Estate, Streatham. In addition to these estates, the Company owns two very excellent blocks in various other parts of London.

The Shaftesbury Park Estate consists of 42½ acres. 30 shops, 1,136 single rooms, 32 double houses, and one block of 22 tenements are provided. The gross income for 1894 was £25,702 13s. 8d. The irrecoverable arrears of rents were only £15 18s.

The Queen's Park Estate consists of 76 acres. There are 116 shops, 2,073 single houses, 108 double houses, and a public hall. The gross income was £59,745 8s. 6d.; the irrecoverable arrears of rent amounting to £56 19s. 6d..

The Noel Park Estate consists of 100 acres, comprises 73 shops, 1,056 single houses, 174 double houses, and 25 purchased shops and houses, covering in all about half of the area. The rental for the year amounted to £3,223 8s. 11d. There is no doubt that this estate will be yet further developed, more especially when the extensions at the Liverpool Street terminus of the Great Eastern Railway are completed, and additional cheap trains are provided.

The Lingham Court Estate of 66 acres is also rapidly being completed, and a large additional revenue therefrom will no doubt result.

All these estates have been most carefully laid out, model villages having in every instance being created. They certainly mark quite a distinctive feature in estate development.

The block buildings comprise 155 shops, 1,467 tenements, and 3,495 rooms. The rents are based on an average of 2s. 6d. per room, 7s. being charged for the three-room tenements. This includes the use of bath, laundry, &c. The total sum of rentals for the year amounted to £32,417 12s. 8d.

This Company receives money on deposit from the tenants, at the yearly rate of $2\frac{1}{2}$ per cent. interest. The amount on deposit at the end of the year amounted to £101,567 8s. 7d.

The yearly dividend on the preference shares amounts to $4\frac{1}{2}$ per cent.; on the ordinary shares 5 per cent. is paid, in both instances free of income tax.

THE METROPOLITAN ASSOCIATION FOR IMPROVING THE DWELLINGS OF THE INDUSTRIOUS CLASSES own altogether fourteen properties, of which probably the best known are the Farringdon Buildings and the Gatliff Buildings. This Association, in addition to block dwellings, own suburban estates of detached cottages, which are let at low rental, as compared with the general rule in London. The rents vary from 2s. 6d. to 9s. 6d., no attempt being made to deal with the very poor classes. Though it has been shown that this Company have housed about 1,200 persons to the acre, yet the vital statistics are extremely satisfactory. The death rate, including 18 death in hospitals, was 15.37 per 1,000, as against 21.3 per 1,000 for the Metropolis. As regards the infant mortality, the deaths of children under 12 months were at the rate of 118 per 1,000 births in these dwellings, and in the entire Metropolis the rate was 164 per 1,000 births.

These figures show very clearly that, despite the density of population, the conditions are such as to be very favourable to the health of the tenants. Financially this Association has been uniformly successful. Last year a dividend of $4\frac{1}{2}$ per cent. was declared, and the profit on each building for the year varied from $6\frac{1}{2}$ per cent to $2\frac{1}{2}$ per cent. The lower rate of profit in the case of the Gatcliff Buildings was due to heavy expenditure over structural and sanitary alterations.

THE SOUTH LONDON DWELLINGS COMPANY, LIMITED has an authorised capital of £35,000, of which £31,300 was paid up at the end of 1893. For that year the balance, after paying all expenses, was £1,486 17s., out of which a dividend of 4 per cent. (free of income tax) was paid, leaving £234 17s. to be carried forward. These dwellings are under the able management of Miss Cons, to whom much of the success is due. The earnings of the tenants vary from 18s. to 25s., preference being given to those of the poorer classes. A bonus is given to tenants for regular and punctual payment of rent, which amounted for the year to £36 12s. 3d. The rents vary from 5s. 6d. for two rooms to 11s. for four rooms. A few single rooms are provided at rentals from 2s. 6d. to 4s.

The Company owns property in Manchester, Liverpool, Birmingham, and Gosport, though we believe that they are endeavouring to dispose of these provincial properties, if they have not already done so.

THE VICTORIA DWELLINGS ASSOCIATION, LIMITED, own several large blocks of buildings, which have been very successful.

Amongst other agencies at work in the Metropolis providing accommodation for the working classes may be mentioned—The Marylebone Association for Improving the Dwellings of the Industrious Classes; the National Dwellings Society, Limited; Miss Sharpe's Lever Street Buildings; the Strand Buildings Company; the Corporation of the City of London; the Columbia Square Model Dwellings; the Incorporated Society for Improving the Condition of the Labouring Classes; Miss Martineau's Bell Street Buildings; the Misses Shaen's Dwellings; and many other similar Associations.

“THE HOUSING OF THE WORKING CLASSES ACT
(LONDON), 1890.”

EXTRACTS.

Section 4.

Where an official representation is made to the local authority that within a certain area in the district of such authority either:—

(a) Any houses, courts, or alleys are unfit for human habitation; or

(b) The narrowness, closeness, and bad arrangement, or the bad condition of the streets and houses or groups of houses within such area, or the want of light, air, ventilation, or proper conveniences, or any other sanitary defects, or one or more of such causes, are dangerous or injurious to the health of the inhabitants either of the buildings in the said area or of the neighbouring buildings;

and that the evils connected with such houses, courts, or alleys, and the sanitary defects in such area cannot be effectually remedied otherwise than by an improvement scheme for the re-arrangement and re-construction of the streets and houses within such area, or of some of such streets or houses, the local authority shall take such representation into their consideration, and if satisfied of the truth thereof, and of the sufficiency of their resources, shall pass a resolution to the effect that such area is an unhealthy area, and that an improvement scheme ought to be made in respect of such area, and after passing such resolution they shall forthwith proceed to make a scheme for the improvement of such area.

Provided always, that any number of such areas may be included in one improvement scheme.

Section 5.

1. An official representation for the purposes of this part of this Act shall mean a representation made to the local authority by the Medical Officer of Health of that authority, and in London made either by such officer or by any Medical Officer of Health in London.

2. A Medical Officer of Health shall make such representation whenever he sees cause to make the same; and if two or more Justices of the Peace acting within the district for which he acts as Medical Officer of Health, or twelve or more persons liable to be rated to the local rate complain to him of the unhealthiness of any area within such district, it

shall be the duty of the Medical Officer of Health forthwith to inspect such area, and to make an official representation stating the facts of the case, and whether in his opinion the said area or any part thereof is an unhealthy area or is not an unhealthy area.

Section 6.

1. The improvement scheme of a local authority shall be accompanied by maps, particulars, and estimates, and

(a) May exclude any part of the area in respect of which an official representation is made, or include any neighbouring lands, if the local authority are of opinion that such exclusion is expedient or inclusion is necessary for making their scheme efficient for sanitary purposes; and

(b) May provide for widening any existing approaches to the unhealthy area or otherwise for opening out the same for the purposes of ventilation or health; and

(c.) Shall provide such dwelling accommodation, if any, for the working classes displaced by the scheme as is required to comply with this Act; and

(d) Shall provide for proper sanitary arrangements.

2. The scheme shall distinguish the lands proposed to be taken compulsorily.

3. The scheme may also provide for the scheme or any part thereof being carried out and effected by the person entitled to the first estate of freehold in any property comprised in the scheme or with the concurrence of such person, under the superintendence and control of the local authority, and upon such terms and conditions to be embodied in the scheme as may be agreed upon between the local authority and such person.

Section 11.

1. Every scheme comprising an area in the County or City of London shall provide for the accommodation of at the least as many persons of the working class as may be displaced in the area comprised therein, in suitable dwellings, which, unless there are any special reasons to the contrary, shall be situate within the limits of the same area, or in the vicinity thereof.

Provided that:—

(a) Where it is proved to the satisfaction of the confirming authority on an application to authorise a scheme that equally convenient accommodation can be provided for any persons of the working classes displaced by the scheme at some place other than within

the area or the immediate vicinity of the area comprised in the scheme, and that the required accommodation has been or is about to be forthwith provided, either by the local authority or by any other person or body of persons, the confirming authority may authorise such scheme, and the requirements of this section with respect to providing accommodation for persons of the working class shall be deemed to have been complied with to the extent to which accommodation is so provided; and

(b) Where the local authority apply for a dispensation under this section, and the officer conducting the local inquiry directed by the confirming authority reports that it is expedient, having regard to the special circumstances of the locality and to the number of artisans and others belonging to the working class dwelling within the area, and being employed within a mile thereof, that a modification should be made, the confirming authority, without prejudice to any other powers conferred on it by this part of this Act, may in the Provisional Order authorising the scheme, dispense altogether with the obligation of the local authority to provide for the accommodation of the persons of the working class who may be displaced by the scheme to such an extent as the confirming authority may think expedient, having regard to such special circumstances as aforesaid, but not exceeding one-half of the persons so displaced.

Section 12.

1. When the confirming Act authorising any improvement scheme of a local authority under this part of this Act has been passed by Parliament, it shall be the duty of that authority to take steps for purchasing the land required for the scheme, and otherwise for carrying the scheme into execution as soon as practicable.

2. They may sell or let all or any part of the area comprised in the scheme to any purchasers or lessees for the purpose and under the condition that such purchasers or lessees will, as respects the land so purchased by or leased to them, carry the scheme into execution; and in particular they may insert in any grant or lease of any part of the area provisions binding the grantee or lessee to build thereon as in the grant or lease prescribed, and to maintain and repair the buildings, and prohibiting the division of buildings, and any addition to or alteration of the character of buildings without the consent of the local authority, and for the revesting of the land in the local authority, or

their re-entry thereon, on breach of any provision in the grant or lease.

3. The local authority may also engage with any body of trustees, society, or person, to carry the whole or any part of such scheme into effect upon such terms as the local authority may think expedient, but the local authority shall not themselves, without the express approval of the confirming authority, undertake the rebuilding of the houses or the execution of any part of the scheme, except that they may take down any or all of the buildings upon the area, and clear the whole or any part thereof, and may lay out form, pave, sewer, and complete all such streets upon the land purchased by them as they may think fit, and all streets so laid out and completed shall thenceforth be public streets, repairable by the same authority as other streets in the district.

4. Provided that in any grant or lease of any part of the area which may be appropriated by the scheme for the erection of dwellings for the working classes, the local authority shall impose suitable conditions and restrictions as to the elevation, size, and design of the houses, and the extent of the accommodation to be afforded thereby, and shall make due provision for the maintenance of proper sanitary arrangements.

5. If the local authority erect any dwellings out of the funds to be provided under this part of this Act, they shall, unless the confirming authority otherwise determine, sell and dispose of all such dwellings within ten years from the time of the completion thereof.

6. The local authority may, where they think it expedient so to do, without themselves acquiring the land, or after or subject to their acquiring any part thereof, contract with the person entitled to the first estate of freehold in any land comprised in an improvement scheme for the carrying of the scheme into effect by him in respect of such land.

Section 21.

1. Whenever the compensation payable in respect of any lands or of any interests in any lands proposed to be taken compulsorily in pursuance of this part of this Act requires to be assessed:—

(a) The estimate of the value of such lands or interests shall be based upon the fair market value, as estimated at the time of the valuation being made of such lands, and of the several interests in such lands, due regard being had to the nature and then condition of the property, and the probable duration of

the buildings in their existing state, and to the state of repair thereof, without any additional allowance in respect of the compulsory purchase of an area or of any part of an area in respect of which an official representation has been made, or of any lands included in a scheme which, in the opinion of the arbitrator, have been so included as falling under the description of property which may be constituted an unhealthy area under this part of this Act; and

(b) In such estimate any addition to or improvement of the property made after the date of the publication in pursuance of this part of this Act of an advertisement stating the fact of the improvement scheme having been made shall not (unless such addition or improvement was necessary for the maintenance of the property in a proper state of repair) be included, nor in the case of any interest acquired after the said date shall any separate estimate of the value thereof be made so as to increase the amount of compensation to be paid for the lands; and

2. On the occasion of assessing the compensation payable under any improvement scheme in respect of any house or premises situate within an unhealthy area, evidence shall be receivable by the arbitrator to prove:—

1. That the rental of the house or premises was enhanced by reason of the same being used for illegal purposes or being so overcrowded as to be dangerous or injurious to the health of the inmates; or

2. That the house or premises are in such a condition as to be a nuisance within the meaning of the Acts relating to nuisances, or are in a state of defective sanitation, or are not in reasonably good repair; or

3. That the house or premises are unfit, and not reasonably capable of being made fit, for human habitation;

and, if the arbitrator is satisfied by such evidence, then the compensation:—

(a) Shall in the first case so far as it is based on the rental which would have been obtainable if the house or premises were occupied for legal purposes and only by the number of person whom the house or premises were under all the circumstances of the case fitted to accommodate without such overcrowding as is dangerous or injurious to the health of the inmates; and

(b) Shall in the second case be the amount estimated as the value of the house or premises if the nuisance

has been abated, or if they had been put into a sanitary condition, or into reasonably good repair, after deducting the estimated expense of abating the nuisance, or putting them into such condition or repair, as the case may be; and

(c) Shall in the third case be the value of the land, and of the materials of the buildings thereon.

Section 22.

Upon the purchase by the local authority of any lands required for the purpose of carrying into effect any scheme, all rights of way, rights of laying down or of continuing any pipes, sewers, or drains on, through, or under such lands, or part thereof, and all other rights or easements in or relating to such lands, or any part thereof, shall be extinguished, and all the soil of such ways, and the property in the pipes, sewers, or drains, shall vest in the local authority, subject to this provision, that compensation shall be paid by the local authority to any persons or bodies of persons proved to have sustained loss by this section, and such compensation shall be determined in the manner in which compensation for lands is determinable under this part of this Act, or as near thereto as circumstances admit.

Section 23.

A local authority may, for the purpose of providing accommodation for persons of the working classes displaced by any improvement scheme, appropriate any lands for the time being belonging to them which are suitable for the purpose, or may purchase by agreement any such further lands as may be convenient.

Section 24.

1. The receipts of a local authority shall form a fund (in this Act referred to as "the Dwelling-house Improvement Fund"), and their expenditure shall be defrayed out of such fund.

2. The moneys required in the first instance to establish such fund, and any deficiency for the purposes of this part of this Act from time to time appearing in such fund by reason of the excess of expenditure over receipts, shall be supplied out of the local rates or out of moneys borrowed in pursuance of this Act.

3. In settling any accounts of the local authority in respect of any transactions under this part of this Act, care shall be taken that as far as may be practicable all expenditure shall ultimately be defrayed out of the property dealt with under this part of this Act; and any balances of profit

made by the local authority under this part of this Act shall be applicable to any purposes to which the local rate is for the time being applicable.

4. Any limit imposed on or in respect of local rates by any other Act of Parliament shall not apply to any rate required to be levied for the purpose of defraying any expenses under this part of this Act.

5. The local authority may carry to the account of the Dwelling-house Improvement Fund any such money or produce of any property as is legally applicable to purposes similar to the purposes of this part of this Act ; and in case of doubt as to whether, in any particular case, the purposes are so similar the confirming authority may decide such doubt, and such decision shall be conclusive.

Section 25.

1. A local authority may borrow such money as is required for the purposes of this part of this Act on the security of the local rate.

Section 32.

1. It shall be the duty of every local authority to cause to be made from time to time an inspection of their district, with a view to ascertain whether any dwelling-house therein is in a state so dangerous or injurious to health as to be unfit for human habitation, and, if on the representation of the medical officer, or of any officer of such authority, or information given, any dwelling-house appears to them to be in such state, to forthwith take proceedings against the owner or occupier for closing the dwelling-house.

2. Any such proceedings may be taken for the express purpose of causing the dwelling-house to be closed, whether the same be occupied or not, and upon such proceedings the court of summary jurisdiction may impose a penalty not exceeding twenty pounds, and make a closing order, and the forms for the purpose of this section may be those in the Fourth Schedule to this Act, or to the like effect, and the enactments respecting an appeal from a closing order shall apply to the imposition of such penalty as well as to a closing order.

3. Where a closing order has been made as respects any dwelling-house, the local authority shall serve notice of the order on every occupying tenant of the dwelling-house, and within such period as is specified in the notice, not being less than seven days after the service of the notice, the order shall be obeyed by him, and he and his family shall cease to inhabit the dwelling-house, and in default he shall be liable to a penalty not exceeding twenty shillings

a day during his disobedience to the order. Provided that the local authority may make to every such tenant such reasonable allowance on account of his expenses in removing, as may have been authorized by the court making the closing order, which authority the court is hereby authorized to give, and the amount of the said allowance shall be a civil debt due from the owner of the dwelling-house to the local authority, and shall be recoverable summarily.

Section 33.

1. Where a closing order has been made in respect of any dwelling-house, and not been determined by a subsequent order, then the local authority, if of opinion that the dwelling-house has not been rendered fit for human habitation, and that the necessary steps are not being taken with all due diligence to render it so fit, and that the continuance of any building being or being part of the dwelling-house is dangerous or injurious to the health of the public or of the inhabitants of the neighbouring dwelling-houses, shall pass a resolution that it is expedient to order the demolition of the building.

2. The local authority shall cause notice of such resolution to be served on the owner of the dwelling-house, and such notice shall specify the time and place appointed by the local authority for the further consideration of the resolution, not being less than one month after the service of the notice, and any owner of the dwelling-house shall be at liberty to attend and state his objections to the demolition.

3. If upon the consideration of the resolution and the objections the local authority decide that it is expedient so to do, then, unless an owner undertakes to execute forthwith the works necessary to render the dwelling-house fit for human habitation, the local authority shall order the demolition of the building.

4. If an owner undertakes as aforesaid to execute the said works, the local authority may order the execution of the works within such reasonable time as is specified in the order, and if the works are not completed within that time or any extended time allowed by the local authority or a court of summary jurisdiction, the local authority shall order the demolition of the building.

Section 34.

1. Where an order for the demolition of a building has been made, the owner thereof shall within three months after service of the order proceed to take down and remove the building, and if the owner fails therein the local authority shall proceed to take down and remove the build-

ing, and shall sell the materials, and after deducting the expenses incident to such taking down and removal, pay over the balance of the money (if any) to the owner.

2. Where a building has been taken down and removed, no house or other building or erection which shall be dangerous or injurious to health shall be erected on all or any part of the site of such building; and if any house, building, or erection is erected contrary to the provisions of this section, the local authority may at any time order the owner thereof to abate the same, and in the event of non-compliance with the order, may at the expense of the owner abate or alter the same.

Section 80.

1. Separate accounts shall be kept by the local authority and their officers of their receipts and expenditure under this Act.

Section 81.

For the purposes of this Act, a local authority acting under this Act may appoint out of their own number so many persons as they may think fit, for any purposes of this Act which in the opinion of such authority would be better regulated and managed by means of a committee: Provided that a committee so appointed shall in no case be authorized to borrow any money, to make any rate, or to enter into any contract, and shall be subject to any regulations and restrictions which may be imposed by the authority that formed it.

THE WORKING MEN'S DWELLINGS BILL

In Great Britain has for its object to enable working men to become proprietors of their dwelling houses. But objection to the measure is raised in many quarters, as it is contended that the class of working men in most need of obtaining healthy dwellings at a moderate rent are the very class that will never profit by such an Act. Stephens says in his "High Life for Working People" that all who know anything of the habits of ordinary working men, know that few of them occupy the same house beyond three or four years, and that most of them do not remain so long; they have to follow their work, now at one part of the town, then at another. Often they have to seek work in another town, and he pertinently asks "How can a man in such circumstances think of buying a house?" Our "blockers" correspond largely to the type of working man sought to be benefited by this English measure, and the efforts of our Central Government to aid them to obtain homes are known to everyone. I merely cite this Act because in Great Britain the "Local Authorities" are empowered to borrow money,

at a low rate of interest, to be lent out to working men up to a certain amount, on specified conditions for the purchase of homes. "Local Authorities" are responsible for finding "three-fourths" of the money, and to collect periodically the interest due: there are many other particulars and conditions which need not be entered into here.

THE HOUSING OF THE POOR IN BELGIUM.

From a Report by the London County Council's Architect.

Legislation existing in 1886.

It is only within quite recent years that national responsibility in the housing question has been realized and admitted in Belgium. Prior to the year 1886 the provision of dwellings for the working classes was left to private enterprise, to a great extent uncontrolled. There were in existence fragmentary clauses of laws that incidentally dealt with the subject, but they were so incomplete that they would have been of little real service had they been properly administered. This however, was not the case.

Negligence of the local authorities.

The local authorities appear to have taken an inadequate view of their official responsibilities, and this is stated to have been especially noticeable when the discharge of these responsibilities would have brought them into conflict with the private interests of their constituents. So much was this the case, that the Belgian Minister of Finance in his place in the Chamber of Representatives, deemed it necessary to make some severe observations as to the way the laws were being administered by certain local authorities.

Strikes and disturbances.

There was, moreover, a considerable amount of popular dissatisfaction among the working classes of Belgium at the inaction of the local authorities, and the inadequacy of the laws, and in March, 1886, this dissatisfaction culminated in a series of strikes and disturbances. In view of these indications of dissatisfaction the Government of the day instituted an inquiry into the housing question. This inquiry was pursued simultaneously by the "Commission du Travail," and the "Conseil Supérieur d'Hygiène," and their reports showed the serious position of affairs. To use the words of M. Beernaert, for some time Prime Minister of Belgium, the inquiry "shows the deplorable condition of the dwellings inhabited by a great number—perhaps the greater number—of the working class. Hundreds, thousands, of dwell-

Institution of the inquiries of 1887-8.

Effect of the inquiries.

ings may be regarded as absolutely insanitary. Many of these dwellings are incapable of real improvement, and the health—even the life—of the families who occupy them is in peril. The indispensable requirements of hygiene are unknown, and the laws of health are either ignored or incompletely complied with.” This inquiry was completed in 1887-8, and in the following year the Government of Belgium introduced into the Chamber of Representatives a far-reaching measure, which became law on the 9th August, 1889. This Act may be said to mark the turning point in the history of this question in Belgium. It contains many novel and interesting provisions, and deserves a somewhat detailed study.

Introduction of
a Housing Bill
into Parliament

The provisions of the Act seem to group themselves naturally into two parts; the first part deals with the organization of a coherent system for the encouragement of popular interest in health questions, and for the stimulation of lethargic local authorities to action; the second part provides means to enable workmen to become owners of their own houses.

The law of the
9th August,
1889.

The First Part of the Law of 9th August, 1889.

One of the chief features of this part of the Act is that it brings into existence semi-official authorities whose sole duty is the study of and care for the health of the community. These authorities are termed “Committees of Patronage,” and their functions somewhat resemble those now voluntarily performed in London by the District Committees of the Mansion House Council on the Dwellings of the Poor. The committees are appointed for a term of three years, and vary numerically from five to eighteen members. The majority of the members are nominated by the provincial council, but the Government nominate a strong minority,* and in this way prevent the committee from falling too much under local influence. A result of this arrangement is that the medical and other technical professions are generally adequately represented on the committees. Care is also taken to secure the direct representation of the work-

Formation of
Committees of
Patronage.

Method of ap-
pointment.

* In a committee of five members, three are nominated by the provincial council and two by the Government, and in a committee of eighteen members, ten are nominated by the provincial council and eight by the Government.

Representation of the working classes on Committees.

ing class, and to this end working-men members of the Committees of Patronage may be allowed a payment of 1s. 7d. a sitting (annual payment not to exceed £2. The Committees of Patronage may also make grants to their Secretaries, but otherwise service is honorary. The meetings of the Committees of Patronage are generally held on Sundays, or on such other days as are convenient for the working-men-members.

Funds of the Committees.

The resources of the Committees of Patronage are as follows :—

1. Grants from the Government and from local authorities.†
2. Private donations and legacies.

Functions of Committees as defined by Act.

The functions of the Committees of Patronage are defined by the Act to be :—

1. The encouragement of the construction of healthy houses for workmen, and their sale to workmen either at once or by help of a system of annuities.
2. The study of all that concerns the healthiness of existing houses inhabited by the working class, and of the localities in which these houses are generally situated.
3. The encouragement of thrift and life insurance, and the formation of societies for mutual assistance in case of need and for the provision of old age pensions.

The Committees of Patronage are to meet at least monthly, if possible, the January sittings being devoted to :—

1. The adoption of the general report for the preceeding year.
2. The adoption of the balance sheet.
3. The budget for the current year.

These documents are required to be submitted to the Government for their approval, and the Committees of Patronage are obliged to report each year on the work of the local authorities, and on the health of the district supervised by them to the Government department, which is

Annual Report to Government.

† Local authorities may contribute to the extent of 3s. 4d per annum per 1,000 inhabitants, and it is noteworthy that this small sum has not been refused by any authority.

responsible for the general health of Belgium. Each local authority is furnished by the Government with a copy of the passage in the report with which it is concerned, and has to answer any criticisms therein contained. In the event of difficulties occurring the Government have the power to refuse the usual Government grant to the contumacious local authorities. The Committees of Patronage are also empowered, when necessary, to make direct representations to the local authorities. They have the power of instituting and distributing prizes for order, cleanliness, and thrift among the working classes in their district. The Government, moreover, consult the Local Committee of Patronage before approving any proposal for displacement in a working class district.

Powers of the Committees.

The appointment of the Committees of Patronage soon produce a marked increase in the popular interest in health questions. Educated persons and experts in hygiene were provided with a means for bringing their influence and special knowledge to bear upon their less expert colleagues upon the committees, and a body of men is thus gradually being formed in Belgium which is becoming aware of the magnitude of the evils that are resulting from the common neglect of health laws. The Committees of Patronage were soon occupied with the consideration of difficult problems of an urgent character, and as they often found themselves sharply at issue with their local authorities they sought instinctively for mutual sympathy and support. This action ultimately led to the holding of a National Congress of the Committees of Patronage for the entire Kingdom, which was held in Antwerp in 1894. At this Congress the difficulties that had arisen were discussed, and the following resolutions adopted:

Effect of the appointment of the Committees

The Antwerp Congress of 1894.

Resolutions of this Congress.

1. That regulations governing the hygienic condition of workmen's dwellings should be inserted in the by-laws of each local authority, and that the Government should instruct the local authorities as to the essential principles of these by-laws.

2. That detailed statistics as to workmen's dwellings should be collected and published at regular intervals by an authority whose duty it should also be to encourage the popular study of the essential laws of health,

and to enquire into the best way that private and public intervention might secure good dwellings for workmen, according to the needs of the various localities.

3. That the public authorities should devote a portion of their funds to the construction of workmen's dwellings, at the same time carefully avoiding any hindrance to private enterprise, and that the local authorities should themselves build when necessary.

4. That the public authorities should take shares in companies formed for the purpose of building, and that the Government should favour the formation of district societies.

5. That public intervention should tend towards making the workman owner of his house, at the same time enabling him to benefit by a combined system of life assurance.

The Brussels
Congress of
1897.

The success of this conference and the obvious necessity for further discussion were among the reasons that suggested the Brussel's Congress of 1897, which ultimately took an international form.

Report of the
Superior Council
of Health.

The influence of the Committees of Patronage is also noticeable in the official reports of the National Superior Council of Public Health, to which the Committees of Patronage are required to report yearly. This Superior Council, for example, in its report on the works of the Committees of Patronage for 1895, observes that "the Committee of Arrondissement of Termonde is obliged to report that the sad state of many of the dwellings of the workmen in their district, previously reported upon, has in no way changed." "There remain deplorable facts" "The general situation is lamentable" "The Committee states that this situation has for a long time been the object of reiterated complaints" "Similar examples," remarks the Council, "demonstrate the absolute necessity for the central authority (Superior Council of Health) to be legally empowered to substitute its personal action for that of the local authority, when the latter neglects the interests of hygiene to such an extent."

One of the most valuable sides of the work of the Committees of Patronage is the attempt they are making to obtain some reliable statistics as to the real extent of the housing evil. Two extracts from these statistical inquiries will suffice to show their character.

Statistical inquiries pursued by the Committees of Patronage.

The first extract is from an enquiry held by the United Committees of Patronage for the Brussels agglomeration. The report of the Committee states that :—

Inquiry at Brussels.

Out of 19,284 families, 9,364 live in single rooms, and of these rooms 2,186 are attics, and 200 cellars ; that there are 1,511 families consisting of more than five persons living in a single room ; that in 2,895 families the boys and girls sleep in the same room, and that in 406 families they sleep in the same bed ; that out of 19,284 families there are only 491 who occupy separate houses ; that out of 4,601 houses, 823, or about one-fifth, possess only one W.C. for more than 15 persons.

The statistics of detailed enquiries made during recent years in the populous districts of Anderlecht, Molenbech, Laeken, Saint Gilles, &c., are stated to be not less lamentable. These reports are gravely exercising the minds of the people of Brussels, and an organized attempt is now being made by influential inhabitants of the city to remedy this state of affairs.

The second report to which I propose to refer was prepared for the Committee of Patronage of Liege by its Secretary, Professor Mahaim, of Liege University. It is an octavo volume of 140 pages, and is an attempt to get at the root of the housing question by an inquiry on scientific principles. The enquiry has been carried out as a practical illustration to show what would be possible on a larger scale, and it relates to 530 houses (accommodating 1,952 families, consisting of 8,000 persons) within the city, and 746 houses (accommodating 3,800 persons) in the suburbs. The houses were selected to be as representative as possible. The enquiry cost between £50 and £100, and Professor Mahaim estimates that it could be extended over the whole of Liege and its suburbs in six years, at an annual expenditure of £80.

Inquiry at Liege.

The report is sufficiently interesting to justify a somewhat detailed description. Dealing with the 530 houses* examined, it appears that at least 72 are situated upon streets without public sewers. 203 of the houses accommodate a single family, 82 two families, 54 three, 45 four, 38 five, and so on ; 38 houses have more than ten families. 81 per cent. of the families have two or more other families in the same house. The mean number of persons in a family is 4.16 against 4.56, for the whole of Belgium (1890 census) 27 per cent. of the families included in the inquiry consist of six or more persons. Of 1,913 families, 941 or 49.19 per cent. live in single room tenements ; 675, or 35.29 per cent. in two room tenements ; 215, in three room tenements. The mean number of rooms per tenement amounts to 1.72.

Of the 941 single room tenements 178 are inhabited by one person only, 206 by two, 181 by three, 121 by four, 78 by five, 69 by six, 33, by seven, 20 by eight, 8 by nine, 3 by ten, and 1 by eleven. 1,792 persons, or 61 per cent. of the single room tenants, are more than three in a room. As to the size of the rooms, out of 1,882 bedrooms, 3 are less than 53.82 square feet, 130 between 53.82 square feet and 107.64 square feet, 703 between 107.64 and 161.46 square feet, 720 between 161.46 and 215.28 square feet, and 326 have over 215.28 square feet. The mean surface of all the bedrooms is 167.81 square feet. It is found that 3.15 persons, on an average, occupy each bedroom, and 24 per cent. of the rooms are occupied by four or more persons. 55 per cent. of the entire population sleep at least four to a room, 13 per cent. at least seven to a room. With regard to the cubic air space per person, it appears that out of 5,737 persons, 2,303 or 40.14 per cent. have less than 353 cubic feet, and of these persons nearly half occupy one room tenements. It should be noted, however, that children are reckoned as persons. 210 houses have no water supply, and obtain

* A house is generally taken to mean any building or tenement with a separate entrance from the public way, and not internally connected with any other tenement. Thus, a block of buildings (caserne) is reckoned as one house when the tenements are approached through one front entrance door, but as several houses when the tenements have their exclusive approach through separate front doors.

their water either from public fountains or neighbouring wells. 24 houses, containing 200 inhabitants, have no sort of water-closet accommodation. In many others the number of W.C.'s. is insufficient. The following examples are instructive :—one W.C. for 51 persons, two for 43, one for 42, two for 41, two for 40, three for 39, &c.

The district of “La verrerie d'Avroy,” “where the hygienic conditions are, however, not bad,” is stated to possess eight W.C.'s. for a population of 418. The average number of persons to a W.C. over the whole inquiry is 15, and as the average family consists of four persons, we have nearly four families to each W.C.

Great pains have been taken to arrive at an accurate comparison between the income of the tenant and the rent he pays, but it is obvious that the margin of inaccuracy must be considerable in an enquiry of this personal character. The average rent of a single room tenement is 8.48 fr. per month ($1/6\frac{1}{2}$ d. a week); of a two room tenement, 13.90 fr. a month ($2/6\frac{1}{2}$ d. a week); and of the tenements containing three or more rooms, 22.26 fr. a month ($4/1\frac{1}{4}$ d. a week). The average rent paid per tenant over the whole enquiry was 12.45 fr. a month ($2/3\frac{1}{2}$ d. a week). The income is calculated on the normal earnings of the entire household; it is confined to persons who live by manual labour, those living by means of small shops or commercial businesses being excluded. It was found that 64.80 per cent. of the whole have incomes varying from three to five francs a day ($14/5$ d. to $24/-$ a week), the average income being 3.62 fr. a day ($17/4\frac{1}{2}$ d. a week). From these figures it is estimated that the rent is generally about 14 per cent. of the income, and Professor Mahaim considers this proportion too high. Inquiries were also made as to the length of time the tenant had occupied his tenement, and the mean length of tenancy was found to be 5 years 1 month and 8 days.

Similar details are given with regard to a selected number of houses in the suburbs, and also 22 houses built under the 1889 Act.

The enquiry does not deal with the death rate and similar matters of a medical character.

The Committee of Patronage of Liege states that its officers encountered no serious opposition to their work either from the landlords or tenants. It often happened, indeed, that the tenant hastened to point out the defects of the dwelling, in the hope that the Committee might be able to induce the landlord to do the necessary repairs.*†

Prizes for
order and
cleanliness.

Another interesting function of these Committees of Patronage lies in their attempt to stimulate a popular desire for order and cleanliness by means of competitions for prizes. The conditions fixed by the Committees of Patronage of Brussels to enable persons to enter for their prizes of order are as follows :—

- (a) The household must be regular.
- (b) It must be clean and well arranged.

* It may not be inappropriate here to refer parenthetically to the excellent scientific method recently adopted in Paris, and explained to me by the officers of the municipal council. The method was invented by M. Bertillon, the well-known criminal identification expert, and it has for its object the immediate detection of insanitary conditions in any part of Paris. Each house in Paris is furnished with a sanitary "cahier," containing numerous details as to its form, condition, and inhabitants. These are filled up by the sanitary inspectors at their ordinary visits, and then deposited in a special room in the offices of the municipal council. In this room each "cahier" is inserted in its proper numerical position, in a cover dealing with the street in which it is situated, and these street covers are arranged alphabetically on shelves, according to the arrondissement in which they are situated. By this system an official can obtain the "cahier" of any desired house in a moment. Each "cahier" also contains several blank forms in which the deaths, the contagious diseases, the disinfections, &c., occurring either actually in the house in question or in hospital, are entered day by day as they occur. These particulars are sent to the health department daily by the registrar of births and deaths. It is the duty of the officer making these later entries to bring anything abnormal before the notice of the medical officers, and it is their duty to report thereon to the health committee, which thus become, as it were, automatically familiar with the inner health conditions of Paris, and take such action as seems called for under the circumstances.

† Inquiries resembling the Liege inquiry are proceeding in some other continental towns, notably in Switzerland, where all the chief cities have recently determined to organize means for the preparation of these statistics. The Swiss Society of Public Utility is about to undertake a national enquiry. If these inquiries are to become general, they will be deprived of a great part of their value if the definitions and types of question forms are not arranged on an agreed and uniform plan. The congress has therefore referred it to its International Committee to consider what can be done in this direction.

- (c) The family must be brought up to economical and cleanly habits.
- (d) The education of the children must be carefully watched.
- (e) If the resources of the family permit, saving must be practised.
- (f) The receipt of public relief is a disqualification.

The prizes are made in money in the form of a savings bank deposit, divided into instalments, which can only be withdrawn at certain fixed intervals. The presentation of the prizes forms an important public ceremony, which is usually fully reported by the press, and I am informed that the competition for these prizes is becoming keen. It is stated, however, that the dirtiness of many of the working class districts is due to the bad condition of the streets, courts, and public staircases, and to other causes beyond the control of the tenants, and that when these public places are very dirty they are found to exert a discouraging influence upon the tenants. The Committees of Patronage are therefore exerting themselves to get the local authorities to be more energetic and persistent in their street cleansing departments.

The second part of the law of the 9th August, 1889, provides a machinery whereby workmen may become possessors of their own homes. The machinery is based to some extent on the system of our English building societies, but possesses several novel features, and is particularly ingenious from a financial point of view. It is also interesting as a practical working illustration of state intervention with the object of enabling workmen to become owners of the houses in which they dwell.

The general idea underlying this machinery is that the savings of the working classes deposited in the national savings bank should be utilized for the direct benefit of the class by whom they were deposited. In Belgium the national savings bank (Caisse Generale d'Epargne et de Retraite), is not, as in England,

Caisse Generale
d'Epargne et
de Retraite.

a branch of the Post Office, but a separate institution guaranteed by the state and administered by state officials.*

Advances made
by the Caisse
d'Epargne.

By article 5 of the law of the 9th August, 1889, the Caisse d'Epargne was authorized, after consultation with the local Committee of Patronage, to use a part of its funds for the construction or purchase of workmen's dwellings. On 25th March, 1891, the Caisse d'Epargne issued a decree setting apart a quarter of its reserve fund for this purpose, but this sum of £74,254 was quickly absorbed, and on 10th November, 1892, the limit was raised to one-half of the reserve. It was extended to the whole reserve on the 14th June, 1894, and as even this was absorbed, a further decree on 4th June, 1896, extended the limit of advances at 2½ per cent. to one-twentieth of the total funds, of the Caisse d'Epargne. On the 31st December, 1896, the total sum advanced by the Caisse d'Epargne amounted to £608,084. The Director of the Caisse d'Epargne informs me in a letter dated 7th September, 1897, that the demand is steadily increasing.

Formation of
intermediary
societies.

The Caisse d'Epargne does not deal directly with the individual workman, but through the medium of persons of financial standing, or more frequently, of societies constituted for the purpose by the initiative and assistance of the local Committee of Patronage. These societies differ considerably in form. There are societies whose powers are confined to advancing money on mortgage, these are termed Societies of Credit; there are also societies who actually build and own houses themselves, these are

* At its foundation in 1895, interest at 3 per cent. was paid on all deposits, but in 1881 interest on any portion of deposits exceeding £480 was reduced to 2 per cent. In 1886 the 3 per cent. limit of deposit was reduced to £200, in 1891 to £120, and finally in 1894, when a deposit reached £120 the interest on the whole deposit was reduced to 2 per cent. It is interesting to observe that although the effect of the decrease of 1894 been to reduce the total amount deposited in sums over has £120 from £4,400,000 on 31st December, 1893, to £3,080,000 on 31st December, 1896, the increase of deposits under £120 has been sufficient to counteract this deficit; indeed the rate of increase of the total sum on deposit is slightly quicker than it was previously, the actual increase during 1893-6 being from £15,600,000 on the 31st December, 1893, to £19,240,000 on 31st December, 1896.

termed Societies of Construction Either form of society can be on Joint Stock or Co-operative lines.†

A decree of the Caisse d'Epargne of 25th March, 1891 (at which time the 3 per cent. Belgian National Stock was at par, and the $3\frac{1}{2}$ per cent. at $10\frac{1}{2}$) fixed the rate of interest for loans at 3 per cent., but stated that the Caisse would be prepared to grant loans—in exceptional cases—at $2\frac{1}{2}$ per cent. under the following four conditions :—(1.) That the Society requiring the loan accepted the surveillance of the Caisse d'Epargne. (2.) That it submitted its articles of association for the approval of the Caisse d'Epargne. (3.) That real estate should not be acquired by the society, and that any real estate that fell into its hands by reason of the failure of a mortgagor should be realized within a period fixed by the Caisse d'Epargne. (4.) That all dividends on paid-up capital should be limited to 3 per cent., the balance being carried forward to the credit of the reserve capital.

Rates of interest of loans.

Although it appears to have been the intention of the Caisse d'Epargne to have advanced money at $2\frac{1}{2}$ per cent. in special cases only, the demand took the opposite direction, and on 1st January, 1893, the Caisse d'Epargne felt it necessary to add a new condition to the above, requiring that at least half the advances of the societies should be secured by insurance policies on the lives of the individual mortgagors. Notwithstanding this new condition, the demand for $2\frac{1}{2}$ per cent. loans steadily increased, and the total advanced on 31st December, 1896, may be divided as follows :—

Advances at $2\frac{1}{2}$ per cent. under	
above conditions	£553,153
Advances at 3 per cent. not	
under above conditions . .	£54,931
	<hr/>
	£608,084

† On 30th April, 1897, there were 116 societies in Belgium, of which 79 were societies of credit, and 37 societies of construction. 103 adopted the joint-stock form and 13 the co-operative form.

Organization and working of intermediary societies.

It is necessary to examine in some detail the organization and working of these Societies, taking as an example the Joint Stock Societies of Credit.

Nominal capital.

The basis of a Joint Stock Society of Credit is a nominal capital, the share of which usually stand in the names of persons of influence and position in the neighbourhood. These persons actually pay up a fixed percentage, usually one-tenth, of the share capital, the balance is to be called up at the discretion of the administrative council of the Society, but this action would only be taken under very urgent or exceptional circumstances. The unpaid up share capital is really a guarantee fund. The shareholder is only liable to the amount of his share. The newly constituted Society, which we will assume to be a society intending to carry out its operations on the $2\frac{1}{2}$ per cent. scale, obtains the approval of the Caisse d'Epargne to its rules, elects its administrative council, and is then in a position to commence work. It already possesses cash in hand deposited by the shareholders equal to one-tenth its nominal capital, and it may now obtain from the Caisse d'Epargne its first loan, which can amount to one-half the undeposited nominal capital. Thus a society with £100,000 nominal capital would actually possess working cash capital of £10,000 deposited by its shareholders at a rate of interest not exceeding 3 per cent., and also £45,000 lent by the Caisse d'Epargne at $2\frac{1}{2}$ per cent. interest, or a total working cash capital of £55,000. This sum is usually deposited with the Caisse d'Epargne by the Society in the form of a current account.

Advance by Caisse d'Epargne to society.

Advance by society to workmen.

Turning now to the society's advances to workmen, it may deal with any person who desires to immediately become the proprietor of his house, on the condition that the value of the house does not exceed £160, and of the land, £60, or £220 in all.*

* This limitation is considerably disliked by the class immediately above those for whose benefit the law was passed. M. Van Godtsenhoven and Senator Plissart were delegated by the General Society of Commercial Travellers to strongly urge the International Congress to recommend the Government to increase the maximum value from £220 to £440.

The applicant for a loan must possess one-tenth of the total sum advanced.†

The loan is made by the society to the applicant at 4 per cent. As the society obtains its loan from the Caisse d'Epargne at $2\frac{1}{2}$ per cent. there is a margin on the interest account of $1\frac{1}{2}$ per cent. This margin is considered unnecessarily large by many societies and persons, but the Caisse d'Epargne is strongly in favour of its retention.‡

Rate of interest paid by workmen to Society.

The workman applicant may obtain a loan from the society for a period of 10, 15, 20, or 25 years, but no loan can be contracted which will not be finally paid off by the time the borrower reaches 65 years of age.

Period of loan.

† This condition, which meets with some criticism, is considered indispensable by the Caisse d'Epargne. The societies of credit transfer the property to the applicant upon payment of the first instalment, and it is therefore absolutely necessary that the financial margin on the transaction should be sufficient to cover forced eviction or loss on foreclosure; it is also considered prudent to obtain from the applicant who is desirous of undertaking the responsibilities of ownership, some proof of his economical habits, and of that foresight without which he may fail to keep his engagement. The condition for the workman applicant to possess one-tenth of the capital is not required in the case of Societies of Construction, which only transfer the property to the occupant at the end of a certain number of years.

‡ "The lowering of this rate," states the Caisse d'Epargne in the 1896 report, "would possess the very grave inconvenience of retarding the progressive accumulation of a reserve which is doubly needed to act as a financial guarantee of the societies operations, and to secure the ultimate financial independence of the organism. Moreover, a limit having been fixed for the advances at the reduced $2\frac{1}{2}$ per cent. rate, it is indispensable that at the end of each financial year the operations should be balanced by a certain sum carried to the credit of the reserve fund, so that the society may gradually accumulate, over and above the capital guaranteed by the shareholders, its own separate capital, which will thus insure the financial stability of the organism, and one day render it independent of the Caisse d'Epargne by the gradual repayment of the advances made by it. To lend at a less rate than 4 per cent. would be equivalent to turning the public efforts of the society into an arrangement for the benefit of the individual mortgagors. A Joint-stock Society which aims at a permanent result should lend its funds at a rate of interest remunerative enough to leave a profit at the end of the transaction, which will thus perpetuate the benefit the society desires to confer on the working classes. Besides, the gradual accumulation of a reserve fund is one of the conditions that the Caisse d'Epargne attached to advances at $2\frac{1}{2}$ per cent. It is under these conditions that the rate of 4 per cent. has been advised from the first, and it would be unfortunate if this rate generally adopted by the societies were not maintained."

The loan may be contracted either with or without combined life insurance.

Method of extinguishing loans contracted without combined life insurance.

1. Loans contracted without combined life insurance are paid off by equal monthly instalments, the amount of which is calculated to secure the repayment of the capital borrowed and interest thereon within the period chosen by the applicant for the extinction of the loan. In this case, in the event of the death or bankruptcy, &c., of the applicant before the extinction of the loan, the society resumes possession of the house, sells it, and recoups itself, and hands over the balance, if any, to the inheritors of the deceased borrower.

Ditto, with combined life insurance.

2. Loans contracted with combined insurance. In this case a policy of insurance for the amount borrowed is taken out on the life of the workman for a period equal to that for which the loan has been borrowed. If the borrower dies before the termination of this fixed period, the sum insured is applied for the immediate redemption of the total amount advanced by the society, and the transaction comes, as it were, automatically to an end. By this arrangement the house and land pass immediately, freed from all encumbrance, to the wife and children of the deceased borrower. This obligation comes into force immediately the contract is signed and should the borrower die before the new house was commenced, the society would build the house and hand it over when completed to the wife and children. If on the other hand the borrower survives, the sum insured becomes payable at the date fixed for the expiration of the loan, and it is then handed over to the Caisse d'Epargne and applied by them for the purpose of extinguishing the loan. This completes the transaction. Consequently under this system it is only necessary to pay the insurance premium and simple interest on the loan year by year. These two sum added together amount to slightly more than would have to be paid in the first system of redemption without insurance.

Example :—A workman aged 30 borrows £40, to be extinguished in 10 years. On the system without insurance he pays £5 2s. 7½d. a year. On the insurance system he pays £5 6s. 2½d. a year.

Examples of transactions.

A workman aged 35 borrows £40, to be extinguished in 25 years. On the system without insurance he pays £2 11s. 2½d. a year. On the insurance system he pays £3 1s. 2½d. a year.

The smallest annual payment that can be made in respect of a loan of £40 is £2 11s. 2½d., which extinguishes the loan in 25 years on the non-assurance principle. The largest is £5 13s. 9d., which extinguishes the loan in 10 years, on the combined insurance principle, assuming the mortgagor to be 55 years old at the commencement of the transaction.

As soon as an application for a loan has been made by a workman to a Society of Credit, and the Society of Credit is satisfied as to its genuineness, the Society applies to the Caisse d'Epargne for a further loan. This further loan is a separate transaction, entirely distinct from the loan of half the unpaid nominal capital of the Society of Credit, which it received from the Caisse d'Epargne in the first instance, and which served to constitute part of its original capital. This second loan amounts to three-fifths of the total value of the building in respect of which the loan is being negotiated. This value is fixed by an expert valuer nominated by the Caisse d'Epargne at the cost of the Society of Credit which makes the application.

Further loan by Caisse d'Epargne to society.

Example :—Suppose a workman requires a loan upon building to cost, with land, £200. This loan is made up as follows :—

One-tenth possessed by workman applicant	£ 20
Advanced by Society of Credit (out of original general loan of Caisse d'Epargne to Society)	60
Special loan advanced by Caisse d'Espargne (through society)	120
Total	£200

It will be seen that a Society of Credit by devoting £60 from its own fund is able to secure an advance of £180 to a workman. It is thus

Lending power of societies.

able to secure the advance of three times the amount of its working capital. It must be continually borne in mind that this working capital has originally been borrowed from the Caisse d'Epargne. So far as the actually deposited share capital is concerned, a society is in a position to render possible the construction of houses of a value equal to 15 times its amount, and at the same time to preserve the deposited share capital intact.

Example.

Example:—A Society of Credit with a nominal capital of £100,000, would usually have £10,000 paid up. On this it would be able to borrow from the Caisse d'Epargne a sum equal to half its unpaid-up share capital, or £45,000. This would enable it to negotiate loans on buildings to the value of £150,000, made up as follows:—

One-tenth possessed by workmen	£15,000
Three-fifths of total value of £150,000 advanced by Caisse d'Epargne through medium of society	90,000
Balance advanced direct by society (being original advance by Caisse d'Epargne)	45,000
Total	£150,000

Or 15 times its paid-up share capital of £10,000, which amount it still retains untouched.

Repetition of borrowing by society before original loan extinguished.

But even this is not the limit of the advances made by the Caisse d'Epargne. It will be seen that the workman mortgagor is indebted to both the Society of Credit and to the Caisse d'Epargne, and it is clear that each of his monthly repayments should be proportionately divided between the Society of Credit and the Caisse d'Epargne. But the Caisse d'Epargne allows the Society of Credit to entirely recoup itself before any repayment is made on account of the special loan advanced by the Caisse d'Epargne in respect of this particular house. Therefore, at the end of a few years the Society of Credit finds that the workman mortgagor has entirely discharged his obligation to it direct, and henceforth the society will only have to accept his

monthly repayments and forward them to the Caisse d'Epargne. But the completion of this half of the general transaction places the Society of Credit again in a position to lend out its repaid capital, and by virtue of this it may ask for and obtain a further loan from the Caisse d'Epargne in respect of a second house long before the first transaction is completed. It is clear that this process may repeat itself three or four times before the special loan made by the Caisse d'Epargne on the original house has been extinguished. Thus it is possible that the £45,000 referred to above might, in the course of twenty years, be used four times over, each time securing a new loan of £90,000, or £360,000 in all, the only actual cash capital required by the Society of Credit being £10,000. A striking instance of a successful use of a small capital is shown in the case of a society at Walcourt, termed "Le Credit ouvrier de l'arrondissement de Philippeville." This Society was founded in 1891, with a nominal capital of £4,000, of this £400 was paid up. This £400 was utilized on the system described above, and on the 31st December, 1896, 5½ years after the foundation of the Society, 589 loans had been made at a total amount of £32,520, of which £32,000 had been borrowed from the Caisse d'Epargne.

Yet the Caisse d'Epargne is perfectly secured. every payment made by the workman mortgagor to the society increases the original margin of 10 per cent. available in case of a forced sale of the property from any cause, and if there were a general failure, and the margin proved insufficient, there would yet be the shareholders to fall back upon.

Security of
the Caisse
d'Epargne.

In cases of advances combined with life insurance the necessity for the repayment of capital at fixed intervals is removed, and it was therefore not possible in these cases to arrange for the society to be paid back first. But this difficulty, which was not foreseen in the original law, was met by a decree of the General Council of the 22nd June, 1893, which authorized the Caisse d'Epargne to pay each year to the intermediary society an amount equal to the surrender value of the insurance policy, and to continue this payment until the advance made

Method of
recouping
society in
cases of ad-
vances made on
combined
insurance sys-
tem.

by the society was paid off. This decree placed advances on the combined insurance principle on the same basis as the ordinary advances.

Joint-stock
societies of
construction.

The Joint-stock Societies of Construction are formed for the purpose of dealing with cases where the applicant does not possess the tenth share of capital necessary for him to work with a Society of Credit. These societies are based on the same principle as the Joint-stock Societies of Credit, with the difference that they themselves buy or build the houses for the applicants.

When an applicant applies to a Society of Construction to build him a house, the society does so with the money of the Caisse d'Epargne, borrowed under the same circumstances as those described for the Societies of Credit (with the exception that in these cases the maximum advance of the Caisse d'Epargne is limited to one-half instead of three-fifths of the value of the property). The Society of Construction thereupon lets the property to the applicant, at the same time taking out a policy of insurance upon his life for the value of the property. The premium is included in the rent paid by the tenant, and as soon as the surrender value of this policy has reached the tenth part of the value of the house, the tenant has become possessed of the necessary money which is required to enter a Society of Credit. He thereupon joins a Society of Credit, which pays off the Society of Construction and the transaction enters upon the normal course described above.

Co-operative
Societies.

The Co-operative Societies differ from the Joint-stock Societies, inasmuch as they have no considerable share capital. The Co-operators take up small shares, usually of £1 each, which they pay in periodical instalments of 4/2. In this way a small capital is raised, which is subsequently lent back again to the co-operators on the security of buildings, together with three-fifths of the value of the building advanced by the Caisse d'Epargne as in the case of the Joint-stock Societies. These societies have also debenture shareholders, the debentures being generally £20 each, redeemable at par at the

dissolution of the society, and bearing a fixed interest at $2\frac{1}{2}$ per cent. The share-holding co-operators have the right to redeem the debentures at will.

The following statistics will serve as a General measure of the success that has been attained statistics. in the eight years during which the Act has been in operation.

The total amount of sums advanced by the various societies in Belgium to workmen on the 30th April, 1897, amounted to £903,116, made up as follows :—

Joint-stock Societies of	
of Credit	£526,038
Joint-stock Societies of	
Construction	248,700
Total advanced by	
Joint-stock Societies ———	£774,738
of Credit	£116,532
of Construction	11,846
Total advanced by	
Co-operative Societies ———	£128,378
Total advanced . .	£903,116

This sum represents $2/9\frac{1}{2}$ per inhabitant of the Kingdom of Belgium.

On the 31st December, 1896, the number of loans advanced under the Act was 6,658, in respect of which evictions had become necessary in 25 cases. At this date there were 292 mortgagors in arrear with the payment of their monthly instalment. It is stated that the relative importance of this latter number is due to the fact that the societies are not very exacting as to the payment of the monthly instalments which become due at the end of the year. This condition of affairs is generally corrected in the early months of the following year.

The Caisse d'Epargne has recently ordered a special audit of the books of the various societies. The auditors have reported that the administration of the societies whose books have been inspected leaves nothing to be desired. They testify to the irreproachable accuracy of the accounts, and to the extreme care displayed by the administrative officials.

Special audit
ordered by
Caisse
d'Epargne.

This is briefly the history of the housing question in Belgium, and when it is realized that the whole of the constructive and administrative work that I have described has been carried out within a period of eight years, the remarkable character of the movement will become apparent.

Failure of
movement in
great towns.

On closer examination, however, it is necessary to observe that the greater part of the success is to be found in rural and semi-rural districts, and this success brings into somewhat sharp contrast the comparative failure in the great towns. The Co-operative Society of the Brussels suburb, Ixelles, the largest Co-operative Society of Credit in Belgium, in its report for 1896, states that during the year two new loans were opened, while four were paid off, and the officers of the society seemed to me to be a little discouraged at the apparent cessation of interest in their work. At another Brussels suburb, Etterbeek, the Local Society of Credit finds itself in a similar position, and in the 1896 report gives some statistics showing how the tension has been gradually increasing.

	Mean length of loan		Monthly instalment.	
1892	17 years	6 months..	£0 19	7½
1893	19	8½	.. 0 19	1
1894	23	6	.. 1 0	1½
1895	23	9	.. 1 1	2¼
1896	24	0	.. 1 2	9¾

If the interest on the original tenth share of the capital owned by the workmen is taken into account, the average monthly instalments amount to about £1 4s. 9½d., of which about 4s. is the premium of life insurance. The average monthly rent paid in Ixelles is 14s., in Schoerbeek, 16s.; and in Etterbeek, 15s. 7½d. The Committee is convinced that dwellings must be provided at a monthly rent not exceeding 16s. inclusive.

The Committees of Patronage are also alive to the state of affairs, and in its 1896 report the Committee of Patronage for the western districts of Brussels gives the three following reasons for the diminishing interest :—

1. Workmen are ceasing to follow the ideal of proprietorship.

2. The class of workmen able to undertake the requirements for repayment is becoming exhausted.

3. The capitalists are becoming less disposed to take up the shares of the societies.

The same note is struck by many of the ablest thinkers in Belgium in recent addresses on this subject. The following extracts will be illustrative of the general feeling of dissatisfaction.

Dissatisfaction of Belgian authorities.

1. "It is an excellent work, which aims at obtaining for each family a house which it may occupy in the capacity of proprietor; and it would be perfect if one might hope that, in a definite period every family would have its home."

"But the workmen who are in a position to acquire a house are the workmen d'élite; their number is small compared with the great mass of those who have not the means to save, and who can only afford to occupy, above all in a great town, one or two room for an entire family for living and for sleeping."—"Auguste Beernaert," Ministre d'Etat, President de la Chambre des Représentants; Albert Soenens," Juge au Tribunal de l'Instance, President du Comité de Patronage des Communes Ouest-Bruxelles, Vice-president de l'Association pour l'amélioration des Logements Ouvriers; "Pierre Tempels," Auditeur General, and others, 1896.

2. "But this legislation (1889) has had little effect in the great centres of population from the point of view of providing small tenements, and despite the best endeavours of the authorities, who have to administer the law, it cannot be efficacious. The Committees of Patronage of the great Belgian towns have vainly sought for the terms of a law which would stimulate private initiative in the towns in the same way that the law of 1889 has succeeded in the country." "Ch. de Queker," Secrétaire du Cabinet du Bourgmestre de Bruxelles, 1897.

3. "It is, in fact, absolutely established that the greater number of workmen's houses constructed (under the law of 1889) are not really cheap dwellings. . . . it is doubtful whether

10 per cent. of the houses can be considered as fulfilling the purpose which the Legislature had in view when passing the Act of 1889 We cannot pass over in silence the admitted fact that the workmen who build, seek more and more to do so without the help of the Societies of Construction in order that they may avoid the payment of the sinking fund which is too heavy for their means . . . and can one say that the dwellings of workmen and the necessitous class are sensibly improved ? The inquiries continually being made, on the contrary, establish that there is no improvement, and that the situation is scarcely modified since 1887 Yet a new argument is supplied by the statistics recently published, establishing a comparison between the income and the rents paid, and do we not find that the rent absorbs 35 per cent. to 40 per cent. of the income ? . . . "Hector le Bon," Avocat, Membre du Comité de Patronage des Habitations Ouvrières d'Anvers ; "Louis Obozinski," Avocat, Secrétaire du Comité de Patronage des Habitations Ouvrières de Bruxelles, 1897.

4. "Can one hope generally to give to each family a convenient and separate house, whether in a great city (100,000 inhabitants at least) or in an ordinary commune, or in a rural commune. We believe that it is necessary to answer 'No,' despite the honourable example of our friends at Bordeaux, who have built charming little houses on the right bank of the Garonne. There is a peremptory reason for this reply—the cost of land in the great towns." "Ch. Lagasse de Lochet," Ingenieur en Chef Directeur des Batiments Civils, Président du Comité de Patronage des Habitations Ouvrières de Bruxelles, &c. ; "Emile Hellemans," Architecte, Membre du Comité de Patronage des Habitations Ouvrières de Bruxelles.

These statements seem sufficiently explicit to show that the Act of 1889 has done little to improve the condition of the great towns, but, to satisfy myself, I paid a visit in company with the Hungarian and Russian delegates to an insanitary quarter of Brussels, behind the new Palais de Justice ; and I am bound to say that the condition of affairs in some of these buildings would not be tolerated in London.

Visit paid to
insanitary
quarters.

In these circumstances it is important to observe that the public authorities in Brussels are beginning to follow the course of direct intervention that the London County Council has found to be necessary. This direct intervention of the the public authorities was foreseen in the Ministerial circular of 1892, which authorized local authorities, in the case of a loan destined for the construction of workmen's dwellings, to give or guarantee their share in the communal funds up to the amount of the annuity which they would undertake to pay. This clause remained a dead letter until last year, when the communal authority of Saint-Gilles-Bruxelles obtained an advance for the construction of 25 houses. The actual building of these houses is only temporarily retarded by some administrative difficulties concerning the land selected.

Movement in
favour of
direct construc-
tion by muni-
cipalities.

In conclusion I desire to testify to the great amount of energy and enthusiasm that is being displayed by the Belgian people in the study of the housing question. The influence of this matter upon the health and wealth of the nation is becoming generally recognised by them, and they have not hesitated to follow up their theoretical recognition with very practical and thoughtful action."

(Signed) OWEN FLEMING.

[I have quoted this report at considerable length as showing the importance of the subject in the crowded centres of the old world.]

GERMANY, FRANCE, AND DENMARK.

To give even an outline sketch of the Housing operations in Germany, France, and Denmark would render this report far too lengthy, for the general aspects of the problem are the same (overcrowding and lack of sanitation), while the means adopted in working out the problem do not differ very widely. All over the Continent the municipal authorities either have no powers or are extremely lethargic in comparison with the municipalities of Great Britain. Philanthropists, philanthropic bodies and workmen's building societies on the Continent are all doing something to abolish the slums and better the housing conditions of the lowest class of society.

AUSTRALIA.

Coming to Australia we are confronted with the slum in every city, and the ill-smelling hovel in all its hideousness.

SYDNEY—From the "Sunday Times," July 9th, 1899 :—It is some time since attention was called to the necessity for improving the condition of portions of the city by destroying old and decaying tenements, abolishing narrow and crooked streets, and forming new and convenient thoroughfares. It seems that at length the City Council has awakened to the necessity of taking steps in these directions, but considered itself hampered by the absence of legislative authority for the resumption of the land required for carrying out such improvements, and for enforcing a betterment tax.

It may be that much might have been effected even without any alteration of the law, had the Council in times past been earnest and energetic in their desire to remodel the city ; but of late years their difficulty has been doubtless increased by the constantly increasing value of the buildings on land which would have to be resumed, and consequently, special legislative powers of resumption have become almost indispensable.

However, if, as seems certain, that difficulty can be easily overcome, there should be no unnecessary delay in sweeping away some of the insanitary and dangerous slums of Sydney, in order to facilitate improved transit, and substitute a better class of habitation for those which at present disgrace the city, and in any prospective legislation with these objects in view specific power should also be conferred upon the Council to erect dwelling houses for the use of city workers. This feature would, in addition to the betterment tax, help to provide an endowment for the City Council, which, if carefully managed, would at once render such operations not only a benefit to the city, but constitute profitable investment for all time.

MELBOURNE.—Mayor McEacharn has given it as his opinion that whole acres of insanitary hovels require to be swept away in the interests of health and morality ; the slums forming a greivous blot in the City of Melbourne.

ADELAIDE—The ramshackle cottage properties in Adelaide are mostly of the "very ancient type," built when the land on which they stand was bought at per acre what a foot would now cost, and when these places are demolished (as batches are from time to time) the owners invariably replace them with a better and larger type of cottage, and thus the people who rented the old places at 5s. or 6s. per week are forced to go elsewhere to other old tenements on account

of the rentals of the new cottages being fixed (and readily letting) at from 8s. to 12s. per week. The City of Adelaide is lacking in decent modern properly ventilated three-room premises at from 5s. to 6s. per week.

"It would pay the Corporation to become model landlords for this type of dwelling in order to house the respectable class of 'very poor.'" For example :—Supposing land were bought in the west end of South Adelaide, say in the neighbourhood of Rose Street—

Two-acre frontages by 90 ft. deep (420 ft.) at	
£4 per foot.	£1,680
Erection of 30 Cottages (3 rooms each there-	
on, estimating cost at £60 per room) . . .	5,400
	<hr/>
Total outlay	£7,080

Rent at 6s. per week (£15 12s. x 30)=£468 per annum, or $6\frac{1}{2}$ per cent. on the outlay, less $1\frac{1}{2}$ per cent. water and sewer rates and repairs—5 per cent. Money borrowed at say 3 per cent. leaves 2 per cent. nett on the outlay until the bonds are retired.

Land from £2 10s. per foot can be got in the back streets of the city, but I have instanced £4 to show that a profit can be made even at a higher value, even during the currency of interest and sinking fund.

I am further of opinion (the necessary legislative powers being obtained) that it would be good policy in the interests of morality and health for the Corporation to acquire other cottage areas in the City from time to time and replace all dilapidated premises with model tenements at paying rentals. The enhancement in value of surrounding property would be very considerable, and the action would thus commend itself to all owners of decent properties in the neighbourhood.

It may be argued that the gradual replacing of old cheap cottages by large and better ones at more expensive rentals as instanced above, is merely a question of supply and demand, and one that will right itself in time. It may be so, but there are no signs at the present time. And those who are forced of necessity to live close to their work must pay increased rentals, often more than a quarter of their average (or regular) weekly wage, consequently these unfortunates are kept continually on the verge of poverty, and with no prospect of ever getting beyond it.

To sum up :—The Corporation have power now to buy lands, providing there are any lots in the market for sale, and there is nothing in existing legislation to prevent the erection of cottages or other structures in lands so purchased. But existing legislation nowhere provides the

power to compel owners to sell lands (by agreement or arbitration) for the purpose of erecting dwellings thereon. For all practical purposes therefore "The Housing of the Poor" must be numbered amongst the problems of the future so far as Adelaide is concerned, and to bring it into the realm of practical politics a Parliamentary measure on the lines of the English Act will be the first thing needed.

With the same conditions operating in Adelaide as in Melbourne and Sydney, we have the same results, minus the crooked streets and the over-crowding in the Cities of the Old World, viz. :—ramskackle tenements principally in the West end of Adelaide, and Members of the City Council who take part in the Annual Health Inspection of the City are forced to the conclusion that Adelaide, for its size and age, is but too well supplied with slum properties and ricketty, evil-smelling, ill-ventilated, tenements occupied by the lowest types of women of the unfortunate class, by Chinamen, and those of our own race whose existence is one long hand-to-mouth struggle with abject poverty and misery. Most of the hovels are survivals of the "early days" of the colony, prior to the operation of the Building Act, and the land on which some of them stand is worth from £10 to £15 per foot, but the "estates" to which they belong are often not affluent, and the agents or owners in many cases would be only too glad to demolish existing buildings and erect a better class of dwelling to let at a better rental, but lack of means prevents them. Other owners are waiting for a rise in land values to quit their properties. Other owners again are getting good rents from closely packed ancient "cribs" "sans yards," and evince no desire to improve or even repair their properties, except under the compulsion of the Local Board of Health. Here and there stand neat well-built cottages alongside of a row of rookeries, forming a startling contrast, and furnishing the arguments necessary for the advocacy of some sort of compulsory betterment in the Housing of the Poor, which with the present cheapness of building might be accomplished without increasing the rents. Herewith are some interesting figures of land values and rentals for parts of the City of Adelaide.

GAWLER WARD.

Street.	per ft. frontage.	Depth.	Rents.
Liverpool Street ..	60/	90	5/6 to 7/
Gray Street	60/	85	5/6 to 12/
Rose Street	60/	60	4/ to 7/
Clarendon Street ..	60/	90	6/, 7/, 8/
Hawdon Street	60/	67	4/, 5/, 6/, 7/
Ranelagh Street ..	60/	78	6/
Albert Street	40/	100	3/, 4/, 5/, 8/

HINDMARSH WARD.

Street.	Per ft. frontage.	Depth.	Rents.
Tam O'Shanter Place	40/	60	—
Ifould Street	60/	96	5/ to 12/
Daly Street	40/ to 60/	90	7/, 8/, to 11/
Moger Lane	50/	60	—

GREY WARD.

Alfred Street	40/	60	5/, 6/, 7/, 10/
Hamley Street	30/	90	8/
Logan Street	30/	90	4/6, 6/, 8/
Little Sturt Street	30/	90	9/
Maxwell Street	30/	90	4/6, 6/, 7/, 11/
Vinrace Street	30/	85	5/, 6/, 7/

YOUNG WARD.

Cyprus Street	60/	90	6/, 8/, 10/
Robert Street	40/	90	5/, 6/, 7/, 8/6, 9/, 10/
Kate Street	60/	90	
Tomsey Street	60/	90	
Nelson Place	60/	90	5/, 7/, 8/
Bowden Lane	40/	50	5/6, 6/
Surflen Street	60/	90	3/6, 4/, 7/
Killua Place	40/	90	4/, 7/, to 11/

MACDONNELL WARD.

Margaret Street	40/	80	5/, 6/, 7/
Abbot Lane	40/	75	5/
Union Street	30/	40	5/, 7/, 8/
Provost Street	35/	61	5/, 6/, 7/, 8/, 10/
Sussex Street	30/	97	5/, 6/, 8/
Dunn Street	30/	90	7/
Colley Street	30/	90	3/6, 4/

ROBE WARD.

Ward Court	30/	90	7/6, 9/
Walter Street	40/	100	5/, 6/, 8/
Cambridge Street	40/	95	7/6
Mansfield Street	40/	85	4/, 5/, 6/
Lombard Street	30/	50	3/, 5/, 8/
Fenchurch Street	40/	90	4/6 to 8/
Tower Street	40/	90	2/6, 3/6, 5/, 6/

HOUSING OF THE POOR IN THE UNITED STATES OF AMERICA.

So far in the United States no steps have been taken by the municipal authorities in erecting municipal tenements, nor do purely philanthropic tenement building enterprises exist to any extent on the lines of the Peabody and Guinness Trusts of London, or the Philanthropic Society of Paris, France; or the Meyer tenements of Leipsic, Germany; or the Robert Dickson Fund of Gothenburg, Sweden.

There are three large tenement enterprises in U.S.A. that may be classed as semi-philanthropic, namely, the Tenement House Building Company of New York and the Improved Dwellings Association of Boston, which limit their dividends to four per cent., and the City and Suburban Homes Company of New York, which places the limit at five per cent. All net earnings beyond these figures are set aside as reserved funds, which may be used to secure stockholders against cessation of dividends in periods of depression, to make improvements, and to increase the field of operation.

The property of the Tenement House Building Company of New York, which is valued at about \$160,000, is situated at Nos. 338 to 334, Cherry Street. It consists of a row of houses six stories high, and provides accommodation for ninety-four families. The tenements consist of two and three rooms each. The two room tenements rent for from \$6.50 to \$8.00 per month, and the three room tenements for from \$9.50 to \$14.00. Since its organization this Company has paid four per cent. dividends.

The Improved Dwellings Association of Boston has a capital stock of \$100,000, and its land and buildings cost \$120,687. The Association owns three estates, accommodating 90 families. Only one of these estates consists of original model tenements; the others were old buildings cleaned and remodelled by the company. The weekly rent rates in the model tenements vary from \$1.00 to \$1.10 per week for one room tenements, \$1.25 to \$1.80 for two room tenements, \$1.75 to \$2.40 for three room tenements, and \$2.50 to \$2.75 for four room tenements. In the remodelled buildings the rental rates are much lower. A dividend of four per cent. has been paid since the formation of the Association.

The City and Suburban Homes Company which was organized July 6th, 1896, promises to become the most extensive model building enterprise in this country. Its organization was the outcome of the Improved Housing Conference held in New York City in the spring of the same year. Its object is to supply to wage earners in New York City im-

proved sanitary homes at current rates, and at the same time to offer to capital a safe and permanent investment. Its capital stock is \$1,000,000. While a large number of the shareholders are among the wealthiest men in New York, the Company is intended to become a thoroughly popular institution and to afford a depository for the savings of the masses, which may be utilized in benefiting their fellow men. Thus far, the Company has purchased three sites. On one of these sites, situated on West Sixty-eighth and West Sixty-ninth Streets, between Tenth and Eleventh Avenues, a group of buildings accommodating 375 families has been constructed. These buildings contain all the advantages suggested by the experience of all other leading enterprises, in regard to economy of space, light, ventilation, comfort, privacy, &c. In addition to the construction of model tenement houses, this Company provides suburban homes for a better paid class of working people. These houses are to be purchased by the tenants and paid for in monthly instalments during periods of 10, 15, or 20 years, at the choice of the purchasers. The payments also cover the cost of life insurance, so that in case of the death of the purchaser the debt is immediately paid.

By far the greatest number of model tenement enterprises are organized on a purely commercial principle. The Improved Dwellings' Company of Brooklyn, New York, founded by Mr. Alfred T. White, is the largest and perhaps the most successful institution of this class. This Company owns three groups of buildings accommodating nearly five hundred families. The total value of the land and buildings owned by the Company amounts to about \$673,000. The weekly rent rates range from \$1.20 to \$2 for two-room tenements, \$1.80 to \$2.60 for three room tenements, and \$2 to \$3.30 for four room tenements. The net annual profits derived from this investment have been from five to ten per cent. on the capital. The tenants are mostly of the poorer working classes. The buildings contain, in addition to the excellent housing accommodations, a circulating library and a bath house with hot and cold water, both of which are for the free use of the tenants. The Riverside Building, which is the largest of the group, has a spacious open court with driveway and parking, a music pavilion, and a children's playground. The houses are attractive in architecture and strongly built, and have fire-proof staircases. The tenements are always fairly well filled.

The Improved Dwellings' Association of New York City is another successful enterprise of this class. This Company owns one tenement building accommodating about 220 families. The value of the land and building is estimated to be about \$300,000, and the enterprise pays about

9 per cent. per annum on the investment. The building contains two, three, and four room tenements. Hot and cold baths are provided for the free use of the tenants.

In Boston, Mass., the Boston Co-operative Building Company has existed over twenty-five years. This Company has five estates valued at about \$340,000, and accommodates 321 families. The buildings owned by this Company are smaller than those usually known as tenement houses, being from two to four stories in height. The weekly rents vary from 75 cents to \$1.07 per room. The enterprise pays about six per cent. on the capital invested.

Companies organized on a purely commercial basis have existed in London, England, for over thirty years, many millions of dollars being profitably invested in such enterprises. They are also found in Edinburgh, Paris, Rouen, Berlin, Frankfort, and other European cities, and semi-philanthropic companies are also found in London, Glasgow, Marseilles, Berlin, Frankfort, Dresden, and Gothenburg.

While the model tenement enterprises do not usually realise immense profits to the investors, they certainly insure a safe and fair return on the money invested. This fact has been established beyond a doubt both in U.S.A. and in Europe. It is not only in such largely over-crowded cities as London and New York that better tenement houses are needed, but all cities which have proper sanitary and building laws offer profitable fields of investment for model tenement enterprises.

TABLE SHOWING RATES OF DIVIDENDS PAID AND NET PROFITS EARNED BY COMMERCIAL AND SEMI-PHILANTROPIC ENTERPRISES FOR PROMOTING IMPROVED HOUSES IN AMERICA AND EUROPEAN CITIES CONTAINING 100,000 INHABITANTS AND UPWARDS.

(From the "American Quarterly Journal of Municipal Affairs," March, 1899.)

Name of Enterprise.	Kind of Houses.	Per cent. of Dividends Paid.	Per cent. of Net Profit for Fiscal Year.
COMMERCIAL.			
1. Improved Dwellings Co. Brooklyn, N.Y.	Tenements.		5 to 6
2. Astral Apartments, Brooklyn, N.Y.			2
3. Improved Dwellings Association, New York, N.Y.		5	6

Name of Enterprise.	Kind of Houses.	Per cent. of Dividends Paid.	Per cent. of Net Profit for Fiscal Year.
4. Boston Co-operative Building Co., Boston, Mass	"	6	9 approx.
5. Robert Treat Paines Co., Boston, Mass	Small houses.	6	
6. Improved Industrial Dwellings Co., London, England	Tenements.	5	8
7. Artisans', Labourers', and General Dwellings Co., London, England	Tenements and small houses.	5	
8. Metropolitan Association for Improving the Dwellings of the Industrious Classes, London, England	Tenements.	4½	
9. East End Dwellings Co. London, England	"	5	
10. Tenement Dwellings Co.	Tenements and small houses	5	
11. Improved Industrial Co., Newcastle-upon-Tyne, England	Tenements.	4 approx.	
12. Rosemount Association for Providing Dwellings for Working People, Edinburgh, Scotland	"	6	
13. Edinburgh Association for Improving the Dwellings of the Poor, Edinburgh, Scotland	"	3½	
14. Well Court Model Tenements, Edinburgh, Scotland	"	3	
15. Pilrig Model Dwellings, Edinburgh, Scotland	Small houses.	5	
16. Tenement Dwelling Co., Rouen, France	Tenements.	2.5	2.6
17. Discount Bank of Paris, Paris, France	Small houses.	4½ to 6	
18. Havre Workingmen's Dwellings Co., Havre, France	"	4	4½
19. "The Cottage," Lyons, France	"	5	
20. Rouen Cheap Dwellings Co., Rouen, France	"	3	8
21. Lille Real Estate Co., Lille, France	"	5	
22. Verviers Workmen's Dwelling Co., Verviers, Belgium	"	4	
23. Co-operative Building Association, Dresden, Germany	Tenements.	4	4.7
24. Berlin Building Association, Berlin, Germany	Small houses.	5	
25. German People's Building Co., Berlin, Germany	"		5 approx.
26. Savings and Building Society, Hanover, Germany	Tenements.	4	4½
27. Barmen Workmen's Dwelling Co., Barmen, Germany	Small houses.	4	
28. Amsterdam Association for Building Labourers' Dwellings, Amsterdam, Holland	Tenements.	5	
29. Society for Improving the Condition of the Working Classes, Amsterdam, Holland	"	5	
30. Workingmen's Building Society, Copenhagen, Denmark	Small houses.		4

Name of Enterprise.	Kind of Houses.	Per cent. of Dividends Paid.	Per cent. of Net Profit for Fiscal Year.
31. St. Erik Building Co., Stockholm, Sweden	Tenements.	5	6.4
32. Workman's Building Society, Gothenburg, Sweden	Small houses.	6½	
33. Gothenburg Co. for Housing Working People, Gothenburg, Sweden	"	5	
SEMI-PHILANTHROPIC.			
1 Tenement House Building Co., New York, N.W.	Tenements.	4	4½
2 Improved Dwellings Association, Boston, Mass	"	4	5½ to 5½
3. Four Per Cent. Industrial Dwelling Co., London, England	"	4	6½
4. Manchester Labourers' Dwellings Co., Manchester, England	"	None.	None.
5 Glasgow Workmen's Dwellings Co., Glasgow, Scotland	"	3½	5.33
6. Healthy Dwellings Co., Marseilles, France	"	3½	3.89
7. Cheap Dwellings Co., Lyons, France	"	4	4½
8. Workingmen's Dwellings Co., of Passy-Auteuil, Paris, France	Small houses.	1½ to 2½	2½
9. Brussels Workingmen's Dwellings Co., Brussels, Belgium	"	2	
10. Tenement Dwellings Co., Frankfurt-on-the-Main, Germany ...	Tenements.	3½	4.24 excluding profits on sale of land.
11 Berlin Mutual Building Co., Berlin, Germany	"	4	
12. St. John's Society, Dresden, Germany	"	3½	5
13. Co-operative Building Co., Munchen, Gladback, Germany ...	Small houses.	4½	4½
14. Mulhouse Workingmen's Dwellings Co., Mulhouse, Germany ...	"	4	
15. Stockholm Labourers' Dwellings Co., Stockholm, Sweden	Tenements.	4	
16. Gothenburg Savings Bank, Gothenburg, Sweden	Small houses.		4

APPENDIX No. I.

COTTAGES FOR THE POOR BELONGING TO THE ADELAIDE BENEVOLENT SOCIETY, SITUATE IN ANN STREET AND VINRACE STREET.

Ann street.—Two rooms, 3s. 6d. per week, let to widows (no married people allowed to live in the cottages), seven cottages.

Vinrace Street.—Three rooms, 5s. per week, let to widows, seven cottages.

SOMERSET COTTAGES—WALKERVILLE.

These cottages are let to respectable poor people, and they all have to be recommended and guaranteed. Rent, 2s. per week. Weekly tenancy, 3 rooms. Twelve cottages at present (six more will be built in about 18 months time).

KINTORE COTTAGES—HACKNEY.

These cottages are for deserted women and widows. Three rooms, rent 3s. per week, seven cottages.

PARTICULARS OF OTHER COTTAGE HOMES
SUPPLIED BY MISS BAGOT

Kingston Terrace,
North Adelaide,
27th July, 1899.

T. Geo. Ellery, Esq.,
Dear Sir,

In reply to your letter of the 26th inst. re the Cottage Homes.* We have sixty cottages altogether, situated in different suburbs. Thirty-six in North Adelaide on a block of land with a frontage to Kingston Terrace and to Stanley Street, seven in Coglin Street, Brompton Park; seven at Mitcham, and ten at St. Leonards, Glenelg. We charge no rent, they are free homes for the aged and infirmed poor and widows, without any regard to creed or nationality. We only give the bare home. The inmates have to furnish the rooms and keep themselves or be kept by their Guarantors, of whom we require two. We try as far as possible to give the homes to people who are a little better class than the lowest poor. With the exception of the Vosz Homes, Glenelg, we take people from any part of the Colony. The Vosz Homes were built with money left by the late Mr. H. L. Vosz, and are to assist the poor of Glenelg and its vicinity, if any such are applying, if not, any one who needs the home can get it. The homes are for life or as long as the inmates need them.

Yours truly,
M. E. BAGOT,
Hon. Sec. the Cottage Homes.

APPENDIX No. II.

AUTHORITIES CONSULTED IN THE PREPARATION
OF THE REPORT ON "THE HOUSING OF THE
WORKING CLASSES"

Municipal Year Books for 1898-9 (London).
Local Government Annuals, 1898-9.
Higher Life for Working People (Stephens).

Local Government (Blake Odgers).

Blue Book and Reports Glasgow, Manchester, Birmingham, and Liverpool.

London County Council Reports.

Municipalities at Work (Dollman).

The Housing of the Working Classes (Bowmaker).

Dwellings of the People (Locke Worthington).

Special Report of the Commissioner of Labour, U.S.A., on the "Housing of the Working People."

Municipal Government in Great Britain (Shaw).

Municipal Government in Continental Europe (Shaw).

Public Health in European Capitals (Legge).

The Housing of the Working Classes Act, 1890 (London).

Workmen's Dwellings Bill, 1896 (London).

ADELAIDE WORKMEN'S HOMES.

From the "Advertiser," 1st August, 1899.

Tenders have been invited for the erection of 32 cottages on the block of land reaching from Angas Street to Wakefield Street recently purchased by the trustees of the Elder bequest for the Adelaide Workmen's Homes. Competitive designs were some time ago called for, and the plans submitted by Mr. Rutt, of the firm of Messrs. E. Davies and Rutt, architects, were adopted. When completed the cottages will be exceedingly neat and convenient. They are to be divided into blocks or terraces, with fronts nicely broken with gables and ornamental woodwork. The masonry is to be of Tapley's Hill freestone, with brick dressings, and there will be verandahs at the front and back. The rooms will be 11 feet high and of good size. Sixteen of the cottages are to be of four rooms, 8 of five, and 8 of three rooms each, with kitchen and bath. When complete these cottages will be amongst the most convenient for their size in the city. The land cost about £3,500, and as the bequest is £25,000, a considerable sum should be left for further enterprise.



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